STIC Search Report
EIC 3600

STIC Database Tracking Number: 222511

TO:	From:
Gerald J O'Connor **Location: 5D51** **Art Unit : 3627** **Case Serial Number: 09/821441**	**Joan Goodbody** **Location: EIC 3600** **Knox 4C25** **Phone: 571-272-8592** **joan.goodbody@uspto.gov**

Search Notes

Dear Jerry:

Attached are the results of your fast and focused search request regarding

METHOD AND APPARATUS FOR ELECTRONIC COMMERCE SERVICES AT A POINT OF SALE

Please let me know if you need anything further.

Joan Goodbody
ASRC Management Services (USPTO)

RUSH Fleur SPE 3627 22251

STIC EIC 3600
Search Request Form

Today's Date:	Class/Subclass	What date would you like to use to limit the search?
4/18/2007	705/16	Priority Date: 3/29/2001 Other:

Name Jerry O'Connor

AU 3627 Examiner # 76540

Room # KNX-5051 Phone 2-6787

Serial # 09/821,441

Format for Search Results (Circle One):

PAPER DISK EMAIL

Where have you searched so far?

USP DWPI EPO JPO ACM IBM TDB

IEEE INSPEC SPI Other _____

What is the topic, novelty, motivation, utility, or other specific details defining the desired focus of this search? Please include the concepts, synonyms, keywords, acronyms, definitions, strategies, and anything else that helps to describe the topic. Please attach a copy of the abstract, background, brief summary, pertinent claims and any citations of relevant art you have found.

Submitting electronic payment of a paper bill, along with a scanned-in, electronic image of the paper bill, to a bill payment processor. (Abstract, claims, background of inv. & sum. of inv.)

In other words, a person brings a paper copy, for example, a power/electric bill, to a window of a payment place, pays cash for the bill and lets them scan/copy the paper bill, then the place submits the payment electronically with the image, so that when the biller (e.g. power company) receives payment, they know what it was for.

STIC Searcher _____ Phone _____

Date picked up 4/24/07 4pm Date Completed _____

sira Search and Information Resources Administration

Day : Wednesday

PALM INTRANET

Date: 4/25/2007
Time: 09:22:29

Application Number Information

Application Number: **09/821441**
Assignments
Examiner Number: **76540 / O'CONNOR, JERRY**
Filing or 371(c) Date: **03/29/2001** eDan
Group Art Unit: **3627**
IFW Madras
Effective Date: **03/29/2001**
Class/Subclass: **705/016.000**
Application Received: **03/30/2001**
Lost Case: **NO**
Waiting for Response Desc.
Patent Number:
Appeal Number: **20061921**
Mail APDR
Issue Date: **00/00/0000**
Unmatched Petition: **NO**
Date of Abandonment: **00/00/0000**
L&R Code: Secrecy Code:**1**
Attorney Docket Number: **FEX001**
Third Level Review: **NO**
Secrecy Order: **NO**
Status: **71 /RESPONSE TO NON-FINAL OFFICE ACTION ENTERED AND FORWARDED TO EXAMINER**
Status Date: **03/23/2007**
Confirmation Number: **1783**
Oral Hearing: **NO**
Title of Invention: **METHOD AND APPARATUS FOR ELECTRONIC COMMERCE SERVICES AT A POINT OF SALE**

Bar Code	PALM Location	Location Date	Charge to Loc	Charge to Name	Employee Name	Location

Appln Info | Contents | Petition Info | Atty/Agent Info | Continuity/Reexam | Foreign Data

Search Another: Application# [] Search **or Patent#** [] Search
PCT / [] / [] Search **or PG PUBS #** [] Search
Attorney Docket # [] Search
Bar Code # [] Search

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WASHINGTON, D.C. 20231
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BIBDATASHEET

Bib Data Sheet

CONFIRMATION NO. 1783

SERIAL NUMBER	FILING DATE	CLASS	GROUP ART UNIT	ATTORNEY DOCKET NO.
09/821,441	03/29/2001 RULE	705	3627	FEX001

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** CONTINUING DATA ********** (None)

** FOREIGN APPLICATIONS ********** (None)

IF REQUIRED, FOREIGN FILING LICENSE GRANTED **
05/07/2001

Foreign Priority claimed	STATE OR COUNTRY	SHEETS DRAWING	TOTAL CLAIMS	INDEPENDENT CLAIMS
☐ yes ☒ no 35 USC 119 (a-d) conditions met ☐ yes ☒ no ☐ Met after Allowance Verified and Acknowledged _____ Examiner's Signature _____ Initials	TX	5	20	3

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TITLE
Method and apparatus for electronic commerce services at a point of sale

FILING FEE RECEIVED	FEES: Authority has been given in Paper	
$710	No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:	☐ All Fees ☐ 1.16 Fees (Filing) ☐ 1.17 Fees (Processing Ext. of time) ☐ 1.18 Fees (Issue) ☐ Other _____ ☐ Credit

Abstract

Point of sale transactions can be efficiently processed by use of a point of sale terminal having both image capture and storage capability, as well as other information input capabilities such as a MICR reader, a bar code reader, a keyboard, or similar input device. The system stores an image of the actual transaction documents, such as the bill to be paid and the check by which payment is made, for future reference and verification. In this way, paper copies of the bill need not be archived, and the check can be processed by electronic check conversion, further lowering costs. The electronic transaction information, such as biller identification, account number, payment made, and the like is forwarded from the POS location to a central data processing center in real time and authorization or denial of authorization to accept payment is returned to the POS terminal in real time. Additionally, system updates such as authorized billers, service fee schedules, and the like can be updated in real time, each time a transaction is transmitted from or to the POS terminal. Another advantageous feature is that a single POS terminal can be configured to communicate with multiple service providers and hence accommodate multiple different types of transactions such as issuing money orders, gift certificates, official checks, payroll checks, check cashing, bill paying, credit card authorization, age verification, and the like.

IN THE CLAIMS:

Claims 1-6 (Canceled)

7. (Previously presented) A method for processing an in-person bill payment at a point of sale location, comprising:

identifying a biller for whom payment of a payment transaction is to be received;

obtaining transaction information concerning the payment;

receiving payment for the bill;

assigning a transaction identifier to the transaction;

scanning at least one transaction document and generating at least one electronic image therefrom;

storing each electronic image in an image memory with an image identifier and linking the image identifier to a transaction identifier;

transmitting the transaction information to a payment server;

receiving from the payment server instructions regarding the transaction; and

transmitting to an image server a copy of each electronic image and the image identifier and linked transaction identifier.

8. (Previously Presented) The method of claim 7 further comprising:

storing the transmitted transaction information in a transaction database;

storing the transmitted electronic image and identifiers in an image database; and

forwarding selected transaction information to the biller and forwarding at least a portion of the received payment to the biller.

PAGE 3/7 * RCVD AT 11/5/2004 3:51:23 PM [Eastern Standard Time] * SVR:USPTO-EFXRF-1/0 * DNIS:8729308 * CSID:9727329218 * DURATION (mm-ss):02-12

9. (Original) The method of claim 7 further comprising:

detecting magnetically stored information located on the at least one transaction document and converting the magnetically stored information into electronic transaction information.

10. (Original) The method of claim 7 further comprising generating transaction information from said electronic image through optical character recognition.

11. (Original) The method of claim 10 wherein the transaction information is generated by comparing the electronic image to a pre-stored template containing an expected electronic image.

12. (Original) The method of claim 7 further comprising receiving from the payment server additional system update instructions.

13. (Original) The method of claim 12 wherein said system update instructions comprise a list of billers for whom in-person bill payment is authorized.

Claims 14-33 (Canceled)

PAGE 4/7 * RCVD AT 11/5/2004 3:51:23 PM [Eastern Standard Time] * SVR:USPTO-EFXRF-1/0 * DNIS:8729306 * CSID:9727329218 * DURATION (mm-ss):02-12

Method and Apparatus for Electronic Commerce Services at a Point of Sale

Field of the Invention

The present invention is related generally to point of sale financial services and more particularly to a point of sale terminal and data processing system and method of using same for transacting bill payment and other financial services, such as money order purchases, check truncation, age verification, credit and/or debit card purchases, and the like.

Background of the Invention

Point of sale electronic transactions, including credit and debit card transactions, electronic check conversions, age verification, and the like, are becoming increasingly prevalent as technology improvements in data processing equipment and telecommunications bring greater computing power to retail locations. One area of significant volume and importance in point of sale ("POS") electronic transactions is payment of bills, such as utility bills, credit card bills, telephone bills, insurance premiums, and the like. As many as 20 billion bills are estimated to be paid in person each year in the United States. Historically, many such in-person bill payments have been made at "store-front" locations owned and managed by, e.g. the utility company receiving payment. Banks have also provided a service of accepting payment of bills on behalf of utility companies and other billing entities. Increasingly, retail locations such as grocery stores and convenience stores have entered the market of accommodating in-person bill payments. These POS locations are becoming increasingly prevalent and important to in-person bill payment transactions, as utility companies and banks become less willing to incur the costs associated with maintaining store-front locations (in the case of utility companies) and associated with handling the actual payment transactions (in the case of both utility companies and banks).

In addition to handling in-person bill payment, POS locations are increasingly offering many other electronic transactions, such as obtaining authorization for credit card and debit card purchases, electronic money order purchases, age verification, obtaining validation for check purchases, and the like. Typically, a service provider will provide only one type of electronic transaction capability to the POS location. For instance, a credit card authorization service provider will provide the POS location with a terminal for inputting, or "swiping," a credit card and with the necessary telecommunication connections and equipment to connect the terminal to the service bureau, where the credit card purchase can be authorized in real-time. Likewise, a different service provider will provide the POS location with a different terminal and telecommunication interface for providing check validation services. Yet a third service provider might provide yet a third piece of equipment for handling money order purchases at the POS location. This is disadvantageous, as space is often a valuable commodity to retailers and the need for multiple terminals to accommodate multiple electronic transactions requires significant amounts of floor space or counter space and is not cost effective.

Another shortcoming in the prior art is the effort involved in memorializing and verifying prior transactions. This problem is particularly acute in the realm of in-person bill payments. Such a transaction typically involves a bill payer bringing the bill received from, e.g. a utility company (henceforth called a "biller"), into the POS location, such as a convenience store. The store clerk will take the utility bill and will manually input relevant information (such as account number, amount due, and the like) into the bill payment terminal. The store clerk will then receive payment for the bill and will input this information into the POS terminal as well. Inevitably, clerical error will result in the incorrect account being credited, or the account being credited with the wrong dollar amount, or some other error. In such a case, the original bill must be retrieved and the information contained thereon compared to the information input into the system. This requires that the bills be stored and organized for retrieval at the POS location.

This requirement places a significant burden on the POS location management and personnel. Several days are typically required to retrieve the bill from the POS location, if it can be located at all, before billing errors or questions can be resolved.

Another disadvantage with prior art solutions to POS financial transactions is that the information stored at the POS terminal may not always be completely up to date. This is because the POS terminals are typically self-contained units that communicate with a base computer system (provided by the service provider) only when necessary to retrieve or send information to the base system. Typically, such terminals are updated on a periodic basis, such as after business hours, with information regarding the types of services to be provided, the types of bills for which payment can be received, and the like. If changes occur during the day, the POS terminal might not have the updated information. This can result in the POS terminal accepting payments for a utility company that is no longer authorizing such POS payments. Likewise, if the POS location itself is no longer authorized to accept payments (perhaps for failure to timely forward the payments to the service provider), then the POS terminal will be unaware of that restriction until the next periodic update.

These and other shortcomings in the prior art can be overcome by employing the present invention, which is described herein with reference to several preferred embodiments.

Summary of the Invention

In a first aspect, the invention provides for a system for processing point of sale bill payment transactions electronically. The system includes a a point of sale terminal located at a point of sale that comprises a paper handler, a system memory configured to store therein a template of an expected document image, a scanner adjacent the paper handler and configured to make an electronic image of a document inserted in the paper handler, an optical character

recognition circuit coupled to the scanner and configured to compare the electronic image received from the scanner with the template stored in the system memory and to convert image data from the electronic image into electronic transaction data, an image memory coupled to the scanner and configured to store therein the electronic image of the document, an input / output device configured to accept transaction information relating to the document; and a communication link coupled to the image memory and to the input / output device. The system also includes a remote data processing device coupled to the point of sale terminal via the communication link that comprises a transaction database configured to receive transaction information from the point of sale terminal, payment processing circuitry coupled to the transaction database and configured to send payment information to a payment service provider, and a remote image database coupled to the point of sale terminal and coupled to the remote data processing device and configured to receive the electronic image stored in the image memory.

In another aspect, the invention provides for a method for processing an in-person bill payment at a point of sale location. The method includes identifying a biller for whom a payment transaction is to be received, obtaining transaction information concerning the payment, receiving payment for the bill and assigning a transaction identifier to the transaction. The method further contemplates scanning at least one transaction document and generating at least one electronic image therefrom, storing each electronic image in an image memory with an image identifier and linking the image identifier to a transaction identifier and transmitting the transaction information to a payment server. Additionally, the method includes receiving from the payment server instructions regarding the transaction and transmitting to an image server a copy of each electronic image and its image identifier and linked transaction identifier.

In yet another aspect, the invention provides for a point of sale terminal for

processing electronic transactions comprising paper handling means comprising a paper guide, rollers and a motor driving the rollers and an optical detector adjacent the paper handling means and configured to capture an electronic image of a document inserted in the paper handling means. The terminal also includes an image memory coupled to the optical detector and configured to store therein the electronic image received from the optical detector, an optical character recognition circuit coupled to the optical detector and configured to convert a portion of the electronic image into electronic transaction information, and a magnetic detector adjacent the paper handling means and configured to capture magnetic information stored on the document and to convert the captured magnetic information into electronic transaction information. Additionally, the terminal includes an input device for receiving additional transaction information and instructions, an output device for outputting transaction information, including authorization codes and instructions and a communication circuit configured to transmit the transaction information to at least one remotely located data processing center and to transmit the electronic image stored in the image memory to a remotely located image database, the communication circuit being further configured to receive authorization instructions from the data processing center.

A first advantage of the preferred embodiments of the present invention is the ability to maintain electronic archival records of the transaction documents for subsequent verification and validation. Another advantage of the preferred embodiments of the present invention is the ability to provide multiple services and features from a common point of sale terminal.

These and other features and advantages will be made more clear in connection with the following detailed description of the drawings identified below.

```
Set      Items   Description
S1          19   S AU=(ODOM P? OR ODOM, P? OR ODOM(2N)PAT)
S2           0   S AU=(FATLAND T? OR FATLAND, T? OR FATLAND(2N)TRACEY)
S3          16   S AU=(GILLIAM D? OR GILLIAM, D? OR GILLIAM(2N)DOLLY)
S4          72   S AU=(BARNETT C? OR BARNETT, C? OR BARNETT(2N)CHERI)
S5          10   S AU=(HARBIN T? OR HARBIN, T? OR HARBIN(2N)TERRY)
S6           0   S AU=(SONGY L? OR SONGY, L? OR SONGY(2N)L.J.)
S7           5   S AU=(HAIR T? OR HAIR, T? OR HAIR(2N)TERRY)
S8           0   S S1 AND S2 AND S3 AND S4 AND S5 AND S6 AND S7
S9         122   S S1 OR S2 OR S3 OR S4 OR S5 OR S6 OR S7
S10          2   S S9 AND IC=G06F-017/60
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[File 348] **EUROPEAN PATENTS** 1978-2007/ 200716
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**File 348: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*

[File 349] **PCT FULLTEXT** 1979-2007/UB=20070419UT=20070312
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**File 349: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*

10/5/1 (Item 1 from file: 348) **Links**
EUROPEAN PATENTS
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01095958
METHOD AND SYSTEM FOR ELECTRONIC DISTRIBUTION OF PRODUCT REDEMPTION COUPONS
PROCEDES ET SYSTEME DE DISTRIBUTION ELECTRONIQUE DE COUPONS DE REMBOURSEMENT DE PRODUIT

Patent Assignee:

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Inventor:

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	Country	Number	Kind	Date
	WO	9952055		19991014
Application	EP	98915343		19980406
	WO	98US6898		19980406

Designated States:
AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LI; LU; MC; NL; PT; SE;

International Patent Class (V7): G06F-017/60CITED PATENTS: (WO A)

XP 267143 ; XP 567198 ;
NOTE: Netvalue, Inc.(2863470)1960 Bronson RoadFairfield, CT 06430(US); NOTING OF LOSS OF RIGHTS PURSUANT TO RULE 69(1) EPC - NON-PAYMENT OF THE NATIONAL BASIC FEE

Type	Pub. Date	Kind	Text
Application:	20020410	A1	International application. (Art. 158(1))
Application:	19991208	A1	International application. (Art. 158(1))
Withdrawal:	20020410	A1	Date application deemed withdrawn: 20001107
Appl Changed:	20020410	A1	International application not entering European phase
Application:	19991208	A1	International application entering European phase

Publication: English
Procedural: English
Application: English

Available Text	Language	Update	Word Count
Total Word Count (Document A)			
Total Word Count (Document B)			
Total Word Count (All Documents)			

10/5/2 (Item 1 from file: 349) **Links**
PCT FULLTEXT
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00520703

METHOD AND SYSTEM FOR ELECTRONIC DISTRIBUTION OF PRODUCT REDEMPTION COUPONS

PROCEDES ET SYSTEME DE DISTRIBUTION ELECTRONIQUE DE COUPONS DE REMBOURSEMENT DE PRODUIT

Patent Applicant/Patent Assignee:

- **NETVALUE INC;**
 ; ;
- **BARNETT Craig W;**
 ; ;
- **BARNETT Karen R;**
 ; ;
- **BRAUNSTEIN Mark;**
 ; ;

	Country	Number	Kind	Date
Patent	WO	9952055	A1	19991014
Application	WO	98US6898		19980406
Priorities	WO	98US6898		19980406

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

Main International Patent Classes (Version 7):

IPC	Level
G06F-017/60	Main

Publication Language: English
Filing Language:
Fulltext word count: 10125

English Abstract:

A method and system for electronic distribution of product redemption coupons (18) to computers (6) located at users' homes. A centrally located repository (2) stores coupon data for downloading to the computer (6). The user may view, select, sort and print desired coupons (18) from the data. User demographic as well as coupon selection data is returned to the repository (2), coupon distributor (16) and issuers (14) for marketing analysis. The repository (2) performs coupon processing on coupon data such as variation of discounts. The repository (2) determines frequency a particular coupon (18) was viewed. Upon presentation at a retail store (10), the discount is provided to the user. Upon redemption by the store (10), transaction data is supplied to the coupon issuers (14) and distributor for integration into marketing analysis. The electronic coupon system is secured by inclusion of user-specific identification indicia printed thereon.

French Abstract:

L'invention concerne un procede et un systeme de distribution electronique de coupons (18) de remboursement de produit sur des ordinateurs (6) situes chez des utilisateurs. Un dispositif d'archivage central stocke des donnees de coupon de maniere a telecharger l'ordinateur (6). L'utilisateur peut visualiser, selectionner, trier et imprimer les coupons (18) desires a partir de ces donnees. L'etude quantitative des utilisateurs ainsi que les donnees de selection de coupon sont retournees au dispositif d'archivage (2), au distributeur de coupon (16) et aux emetteurs (14) afin d'effectuer une analyse marketing. Le dispositif d'archivage (2) execute le traitement de coupon sur des donnees de coupon telles que la variation des remises. Le dispositif d'archivage (2) determine la frequence a laquelle un coupon (18) particulier a ete visualise. Lors de la presentation du coupon dans un magasin de detail (10), la remise est effectuee a l'utilisateur. Lors du remboursement par le magasin, des donnees de transaction sont fournies aux emetteurs (14) de coupons et aux distributeurs afin d'etre integrees dans l'analyse marketing. Le systeme de coupon electronique est garanti par l'inclusion d'indices d'identification specifiques a l'utilisateur, imprimes sur ledit coupon.

```
Set      Items   Description
S1          17   S AU=(ODOM P? OR ODOM, P? OR ODOM(2N)PAT)
S2           0   S AU=(FATLAND T? OR FATLAND, T? OR FATLAND(2N)TRACEY)
S3          22   S AU=(GILLIAM D? OR GILLIAM, D? OR GILLIAM(2N)DOLLY)
S4         123   S AU=(BARNETT C? OR BARNETT, C? OR BARNETT(2N)CHERI)
S5          10   S AU=(HARBIN T? OR HARBIN, T? OR HARBIN(2N)TERRY)
S6           0   S AU=(SONGY L? OR SONGY, L? OR SONGY(2N)L.J.)
S7           9   S AU=(HAIR T? OR HAIR, T? OR HAIR(2N)TERRY)
S8           0   S S1 AND S2 AND S3 AND S4 AND S5 AND S6 AND S7
S9         181   S S1 OR S2 OR S3 OR S4 OR S5 OR S6 OR S7
S10          9   S S9 AND IC=G06F-017/60
S11          9   IDPAT (sorted in duplicate/non-duplicate order)
S12          9   IDPAT (primary/non-duplicate records only)
 ; show files
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[File 350] **Derwent WPIX** 1963-2007/UD=200725
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**File 350: DWPI has been enhanced to extend content and functionality of the database. For more info, visit http://www.dialog.com/dwpi/.*

[File 347] **JAPIO** Dec 1976-2006/Dec(Updated 070403)
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12/5/1 (Item 1 from file: 350) **Links**
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0015162456 *Drawing available*
WPI Acc no: 2005-512038/200552
Related WPI Acc No: 2001-281159; 2002-065639; 2002-153844; 2002-665826; 2003-110424; 2005-019804; 2005-512037
XRPX Acc No: N2005-417868

Electronic coupon distribution system operating method, involves selecting coupon based on device information to identify coupon appropriate for user, and transmitting coupon from main server system to client system

Patent Assignee: BARNETT C W (BARN-I); BRAUNSTEIN M (BRAU-I); REISNER K R (REIS-I)
Inventor: **BARNETT C W**; BRAUNSTEIN M; REISNER K R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050149405	A1	20050707	US 1995425185	A	19950419	200552	B
			US 2001754378	A	20010105		
			US 200556171	A	20050214		

Priority Applications (no., kind, date): US 2001754378 A 20010105; US 1995425185 A 19950419; US 200556171 A 20050214

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20050149405	A1	EN	18	10	Continuation of application	US 1995425185
					Continuation of application	US 2001754378
					Continuation of patent	US 6321208

Alerting Abstract US A1

NOVELTY - The method involves collecting device information from a client system, where the device information is insufficient to identify an user. A device identification card (ID) is associated with the device information at a main server system. A coupon is selected based on the device information to identify a coupon appropriate for the user. The selected coupon is transmitted from the main server system to a client system.
DESCRIPTION - An INDEPENDENT CLAIM is also included for a coupon distribution system comprising a product checkout station.
USE - Used for operating an electronic coupon distribution system.
ADVANTAGE - The method allows coupon issuing companies to access valuable information directly from consumer without requiring specific and additional action by the consumer. The method simplifies shopping process and promotes use of product coupons.
DESCRIPTION OF DRAWINGS - The drawing shows a block diagram schematic of a system for electronic distribution coupons.
2 Online service provider
6 Remote personal computer

8 Printer
14 Coupon issuer
16 Coupon distributor

Title Terms /Index Terms/Additional Words: ELECTRONIC; COUPON; DISTRIBUTE; SYSTEM; OPERATE; METHOD; SELECT; BASED; DEVICE; INFORMATION; IDENTIFY; APPROPRIATE; USER; TRANSMIT; MAIN; SERVE; CLIENT

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

US Classification, Issued: 705014000

File Segment: EPI;
DWPI Class: T01; T05
Manual Codes (EPI/S-X): T01-N01A2A; T01-N02B1; T05-L02

12/5/2 (Item 2 from file: 350) **Links**
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0015162455 *Drawing available*
WPI Acc no: 2005-512037/200552
Related WPI Acc No: 2001-281159; 2002-065639; 2002-153844; 2002-665826; 2003-110424; 2005-019804; 2005-512038
XRPX Acc No: N2005-417867
Electronic coupon distribution system e.g. online computer system, has client system to collect information indicating demographic characteristics of user and to generate coupon based on coupon data
Patent Assignee: BARNETT C W (BARN-I); BRAUNSTEIN M (BRAU-I); REISNER K R (REIS-I)
Inventor: **BARNETT C W**; BRAUNSTEIN M; REISNER K R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050149404	A1	20050707	US 1995425185	A	19950419	200552	B
			US 2001754378	A	20010105		
			US 200556160	A	20050214		

Priority Applications (no., kind, date): US 2001754378 A 20010105; US 1995425185 A 19950419; US 200556160 A 20050214

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20050149404	A1	EN	18	10	Continuation of application	US 1995425185
					Continuation of application	US 2001754378
					Continuation of patent	US 6321208

Alerting Abstract US A1

NOVELTY - The system has a main server system to calculate device identification (ID) and to assign device ID to a client system. The client system receives device ID from the server system and collects information indicating demographic characteristics of a user. The server system provides coupon data to the client system based on the information. The client system generates coupon based on coupon data.

USE - Electronic coupon distribution system e.g. online computer system.

ADVANTAGE - The electronic coupon distribution system automatically provides a coupon to the user, thus simplifying the shopping process. The system can be easily accessed by masses of consumers by using a personal computer rather than needing to purchase a special purpose equipment.

DESCRIPTION OF DRAWINGS - The drawing shows a schematic block diagram of an electronic coupon distribution system.

2 Online service provider
6 Personal computer
8 Printer
12 Database
16 Coupon distributor

Title Terms /Index Terms/Additional Words: ELECTRONIC; COUPON; DISTRIBUTE; SYSTEM; COMPUTER; CLIENT; COLLECT; INFORMATION; INDICATE; CHARACTERISTIC; USER; GENERATE; BASED; DATA

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

US Classification, Issued: 705014000

File Segment: EPI;
DWPI Class: T01; T05
Manual Codes (EPI/S-X): T01-N01A2A; T01-N02B1; T05-L02

12/5/3 (Item 3 from file: 350) **Links**
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0014672223 *Drawing available*
WPI Acc no: 2005-019804/200502

Related WPI Acc No: 2001-281159; 2002-065639; 2002-153844; 2002-665826; 2003-110424; 2005-512037; 2005-512038
XRPX Acc No: N2005-016787

Method of redeeming electronic coupon in online transaction, involves transferring printable data, that is generated using redemption data from central repository, from user computer to retailer, while initiating online transaction

Patent Assignee: BARNETT C W (BARN-I); BRAUNSTEIN M (BRAU-I); REISNER K R (REIS-I)
Inventor: **BARNETT C W**; BRAUNSTEIN M; REISNER K R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040230485	A1	20041118	US 1995425185	A	19950419	200502	B
			US 2001879825	A	20010612		
			US 2004871381	A	20040621		

Priority Applications (no., kind, date): US 2001879825 A 20010612; US 1995425185 A 19950419; US 2004871381 A 20040621

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20040230485	A1	EN	17	10	Continuation of application	US 1995425185
					Continuation of application	US 2001879825
					Continuation of patent	US 6321208

Alerting Abstract US A1

NOVELTY - A connection is established between central repository and remote user computer, to transfer redemption coupon data stored in central repository to user computer in response to a request from user computer. The printable coupon data is generated from received data and stored in buffer of user computer. The printable data is transferred from user computer to retailer, in response to initiation of online transaction.
USE - For redeeming electronic coupon in online transaction.
ADVANTAGE - The electronic coupons can be redeemed, easily and reliably, in a cost effective and secure manner.
DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the coupon distribution system.

Title Terms /Index Terms/Additional Words: METHOD; ELECTRONIC; COUPON; TRANSACTION; TRANSFER; PRINT; DATA; GENERATE; CENTRAL; REPOSITORY; USER; COMPUTER; RETAIL; INITIATE

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

US Classification, Issued: 705014000

File Segment: EPI;
DWPI Class: T01
Manual Codes (EPI/S-X): T01-N01A

12/5/4 (Item 4 from file: 350) **Links**
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0013031565 *Drawing available*
WPI Acc no: 2003-110424/200310
Related WPI Acc No: 2001-281159; 2002-065639; 2002-153844; 2002-665826; 2005-019804; 2005-512037; 2005-512038
XRPX Acc No: N2003-087781

Product redemption coupons distribution system, has data management program using which user requests transmission of coupon data from online service provider based on which generated printable coupon data is output

Patent Assignee: BARNETT C W (BARN-I); BRAUNSTEIN M (BRAU-I); REISNER K R (REIS-I)
Inventor: **BARNETT C W**; BRAUNSTEIN M; REISNER K R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020087405	A1	20020704	US 1995425185	A	19950419	200310	B
			US 2001879825	A	20010612		

Priority Applications (no., kind, date): US 1995425185 A 19950419; US 2001879825 A 20010612

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20020087405	A1	EN	19	10	Continuation of application	US 1995425185
					Continuation of patent	US 6321208

Alerting Abstract US A1

NOVELTY - A user of remote computer requests stored coupon data to be transmitted from online service provider (2) using coupon data management program. A printable coupon data (18) is generated from the stored data, which is stored in an output buffer. The user instructs the computer to output the printable coupon data.
DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

1. A system for issuing, distributing, remotely generating and redeeming product redemption coupons;
2. Product redemption coupons printing method; and
3. A method for issuing, distributing, remotely generating and redeeming product redemption coupons.

USE - For electronic distribution of product redemption coupons.
ADVANTAGE - Provides secure coupon generation by allowing printing of particular coupon only once and hence attempts to duplicate the coupons are discouraged, thereby providing security against fraudulent redemption. Since the coupon redemption center detects the redemption of the coupon, capability for updating and deletion of coupons is programmed within the computer itself without the need to further interact with repository for deletion/updating.
DESCRIPTION OF DRAWINGS - The figure shows a block diagram of the product redemption coupons distribution system.
2 Online service provider
18 Printable coupon data

Title Terms /Index Terms/Additional Words: PRODUCT; COUPON; DISTRIBUTE; SYSTEM; DATA; MANAGEMENT; PROGRAM; USER; REQUEST; TRANSMISSION; SERVICE; BASED; GENERATE; PRINT; OUTPUT

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

US Classification, Issued: 705014000

File Segment: EPI;
DWPI Class: T01; T04; T05
Manual Codes (EPI/S-X): T01-J05A; T01-N01A2C; T01-N01D; T04-G10E; T05-H02C1; T05-H08

12/5/5 (Item 5 from file: 350) **Links**
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0012808749 *Drawing available*
WPI Acc no: 2002-665826/200271
Related WPI Acc No: 2001-281159; 2002-065639; 2002-153844; 2003-110424; 2005-019804; 2005-512037; 2005-512038
XRPX Acc No: N2002-526779
Product redemption coupon distribution and generation system, has management program which requests coupon data from online service provider and generates printable coupon data
Patent Assignee: BARNETT C W (BARN-I); BRAUNSTEIN M (BRAU-I); REISNER K R (REIS-I)
Inventor: **BARNETT C W**; BRAUNSTEIN M; REISNER K R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020095335	A1	20020718	US 1995425185	A	19950419	200271	B
			US 2001879823	A	20010612		

Priority Applications (no., kind, date): US 1995425185 A 19950419; US 2001879823 A 20010612

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20020095335	A1	EN	19	10	Continuation of application	US 1995425185
					Continuation of patent	US 6321208

Alerting Abstract US A1

NOVELTY - A remote user computer (6) connected to an online service provider (2) through a communication data link (4), has a management program which requests for coupon data from the online service provider. The management program stores the transmitted coupon data in memory and generates a printable coupon data. An output buffer stores the printable coupon data and provides to a printer (8) when the coupon is to be printed.
DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

4. System for issuing, distributing and remotely generating product redemption coupons;
5. Product redemption coupon printing method; and
6. Method for issuing, distributing and generating product redemption coupon.

USE - For distributing and generating coupons such as dairy coupons, discount coupons.
ADVANTAGE - Enables user at remote site to request, select the coupon data from online service provider and allows the user to take printout of the transmitted coupons only once. Hence, provides security against fraud redemption of the coupon.
DESCRIPTION OF DRAWINGS - The figure shows the block diagram of product redemption coupon distribution and generation system.
2 Online service provider
4 Communication data link
6 Remote user computer
8 Printer

Title Terms /Index Terms/Additional Words: PRODUCT; COUPON; DISTRIBUTE; GENERATE; SYSTEM; MANAGEMENT; PROGRAM; REQUEST; DATA; SERVICE; PRINT

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

US Classification, Issued: 705014000

File Segment: EPI;
DWPI Class: T01; T05
Manual Codes (EPI/S-X): T01-N01A; T05-L02

12/5/6 (Item 6 from file: 350) **Links**
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0011214813 *Drawing available*
WPI Acc no: 2002-153844/200220
Related WPI Acc No: 2001-281159; 2002-065639; 2002-665826; 2003-110424; 2005-019804; 2005-512037; 2005-512038
XRPX Acc No: N2002-116966
Electronic coupon distribution system for online shopping, generates user-specific incentive associated with incentive offers selected by remote user for redemption
Patent Assignee: BRIGHTSTREET.COM (BRIG-N)
Inventor: **BARNETT C W**; BRAUNSTEIN M; REISNER K R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6336099	B1	20020101	US 1995425185	A	19950419	200220	B
			US 199865545	A	19980424		

Priority Applications (no., kind, date): US 1995425185 A 19950419; US 199865545 A 19980424

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 6336099	B1	EN	20	10	Continuation of application	US 1995425185

Alerting Abstract US B1
NOVELTY - Online service provider (2) connected to a remote personal computer (PC) (6), stores remote user data including user specific information and incentive offer data. A graphical user interface displays several retailers and associated incentive offers based on the user specific information, for selection by the user. The service provider generates a user-specific incentive associated with each selected offer for redemption and transmits it to the PC.
USE - For distributing product redemption coupons such as check-out coupons, register receipt coupons, in-product coupons, instant peel-off on-product coupons, direct mail coupons, etc., to remote user computers, and also for collecting user-specific data regarding coupon usage and user demographic information from the remote computers.
ADVANTAGE - Allows the user to easily request, select, store, manipulate and print desired coupons rather than purchasing a special-purpose equipment. Efficient, low cost, household targeted coupon distribution system which provides incentives to each user, is obtained.
DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the electronic coupon distribution system.
2 Online service provider
6 Remote PC

Title Terms /Index Terms/Additional Words: ELECTRONIC; COUPON; DISTRIBUTE; SYSTEM; SHOPPING; GENERATE; USER; SPECIFIC; ASSOCIATE; OFFER; SELECT; REMOTE

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

US Classification, Issued: 705014000, 707010000

File Segment: EPI;
DWPI Class: T01
Manual Codes (EPI/S-X): T01-J12B; T01-N01A2C; T01-N01D2

12/5/7 (Item 7 from file: 350) **Links**
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0011129151 *Drawing available*
WPI Acc no: 2002-065639/200209
Related WPI Acc No: 2001-281159; 2002-153844; 2002-665826; 2003-110424; 2005-019804; 2005-512037; 2005-512038
XRPX Acc No: N2002-048753
Online user-specific coupons issuing method involves transmitting coupon data file storing redemption amount field and other fields which varies based on user profile
Patent Assignee: BRIGHTSTREET.COM INC (BRIG-N)
Inventor: **BARNETT C W**; BRAUNSTEIN M; REISNER K R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6321208	B1	20011120	US 1995425185	A	19950419	200209	B

Priority Applications (no., kind, date): US 1995425185 A 19950419

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 6321208	B1	EN	18	10	

Alerting Abstract US B1
NOVELTY - The stored user profile is accessed and correspondingly coupons are selected if user is registered. A data file of selected coupon, which stores redemption amount field and other fields varying based on user-specific information is transmitted, when a request to transmit is received from remote terminal.
USE - For issuing redemption coupons, retail store coupons, to user through Internet.

ADVANTAGE - Produces unique user-specific coupons, thereby discouraging any attempts to duplicate via photocopying techniques and enhancing security, thus reduces cost of coupon issuance.
DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the remote terminal in electronic coupon distribution system.

Title Terms /Index Terms/Additional Words: USER; SPECIFIC; COUPON; ISSUE; METHOD; TRANSMIT; DATA; FILE; STORAGE; AMOUNT; FIELD; VARY; BASED; PROFILE

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

US Classification, Issued: 705014000, 707070000

File Segment: EPI;
DWPI Class: T01
Manual Codes (EPI/S-X): T01-C05A; T01-N01A2C; T01-N01D

12/5/8 (Item 8 from file: 350) **Links**
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0010672362 *Drawing available*
WPI Acc no: 2001-281159/200129
Related WPI Acc No: 2002-065639; 2002-153844; 2002-665826; 2003-110424; 2005-019804; 2005-512037; 2005-512038
XRPX Acc No: N2001-200474
Electronic distribution of product redemption coupons, for home computers, that uses a central on-line computer system to interactively distribute the coupons to consumers' homes
Patent Assignee: BARNETT C W (BARN-I); BRAUNSTEIN M (BRAU-I); REISNER K R (REIS-I)
Inventor: **BARNETT C W**; BRAUNSTEIN M; REISNER K R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20010001145	A1	20010510	US 1995425185	A	19950419	200129	B
			US 2001754378	A	20010105		

Priority Applications (no., kind, date): US 1995425185 A 19950419; US 2001754378 A 20010105

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20010001145	A1	EN	20	10	Continuation of application	US 1995425185

Alerting Abstract US A1
NOVELTY - A centrally located on-line computer system is used to download product redemption coupon data, on demand, to consumers' homes. The consumer's demographic data is uploaded to the central computer along with coupon selection data.
USE - For home computers.
ADVANTAGE - Provides a secure, targeted, interactive coupon distribution system.
DESCRIPTION OF DRAWINGS - The figure shows a flow chart of the electronic distribution of product redemption coupons.

Title Terms /Index Terms/Additional Words: ELECTRONIC; DISTRIBUTE; PRODUCT; COUPON; HOME; COMPUTER; CENTRAL; LINE; SYSTEM; INTERACT

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

US Classification, Issued: 705014000

File Segment: EPI;
DWPI Class: T01
Manual Codes (EPI/S-X): T01-H07C5E; T01-J05A1

12/5/9 (Item 9 from file: 350) **Links**
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0009666666 *Drawing available*
WPI Acc no: 1999-620224/199953
XRPX Acc No: N1999-457453
Electronic generation and distribution system of product redemption coupon
Patent Assignee: BARNETT C W (BARN-I); BARNETT K R (BARN-I); BRAUNSTEIN M (BRAU-I); NETVALUE INC (NETV-N)
Inventor: **BARNETT C W**; BARNETT K R; BRAUNSTEIN M

Patent Family (2 patents, 79 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1999052055	A1	19991014	WO 1998US6898	A	19980406	199953	B
AU 199869551	A	19991025	AU 199869551	A	19980406	200011	E
			WO 1998US6898	A	19980406		

Priority Applications (no., kind, date): WO 1998US6898 A 19980406

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 1999052055	A1	EN	60	10		
National Designated States,Original	AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW					
AU 199869551	A	EN			PCT Application	WO 1998US6898
					Based on OPI patent	WO 1999052055

Alerting Abstract WO A1

NOVELTY - An online service provider (2) communicates with the personal computer to transmit requested coupon data, and to receive coupon requests and user specific data. The computer is connected to a printer (8) which is instructed by the coupon data management routines stored in computer to print coupons (18).

DESCRIPTION - An online service provider (2) is connected with data link (4) and is accessible by any remote personal computer (6) having data communication interface such as modem. An INDEPENDENT CLAIM is also included for the method for printing product redemption coupons at remote user computer site.

USE - For electronic distribution of secure money saving or discount coupons and other marketing incentives to remotely connected consumer computers and for collecting user specific data regarding coupon usage and user demographic information from remote computers.

ADVANTAGE - Provides secure coupon generation by allowing printing of particular coupon only once. Provides printing on each coupon of certain user specific data, thus making each coupon printed unique. Thus, two different users with access to printing a particular coupon will each print coupons with the same product, discount and expiration date data, yet each will be unique since user specific data is printed. Thus, any attempts to duplicate via photocopying techniques any particular coupon will be discouraged since the coupon redemption center will detect when a particular coupon has been redeemed. User of remote computer is able to request coupon data to be transmitted from centrally located online. Service provider and the user is able to instruct his computer to print or electronically transfer product redemption coupons generated from the transmitted coupon data.

DESCRIPTION OF DRAWINGS - The figure shows the schematic block diagram of electronic distribution system of coupon.

2 Service provider
4 Data link
6 Personal computer
8 Printer
18 Coupon

Title Terms /Index Terms/Additional Words: ELECTRONIC; GENERATE; DISTRIBUTE; SYSTEM; PRODUCT; COUPON

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

File Segment: EPI;
DWPI Class: T01; T04; T05
Manual Codes (EPI/S-X): T01-C05A1; T01-H07C5; T01-J05A1; T01-J05B; T04-G10E; T05-F

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S2           0   S AU=(FATLAND T? OR FATLAND, T? OR FATLAND(2N)TRACEY)
S3         494   S AU=(GILLIAM D? OR GILLIAM, D? OR GILLIAM(2N)DOLLY)
S4         530   S AU=(BARNETT C? OR BARNETT, C? OR BARNETT(2N)CHERI)
S5           1   S AU=(HARBIN T? OR HARBIN, T? OR HARBIN(2N)TERRY)
S6           0   S AU=(SONGY L? OR SONGY, L? OR SONGY(2N)L.J.)
S7          10   S AU=(HAIR T? OR HAIR, T? OR HAIR(2N)TERRY)
S8           0   S S1 AND S2 AND S3 AND S4 AND S5 AND S6 AND S7
S9        1059   S S1 OR S2 OR S3 OR S4 OR S5 OR S6 OR S7
S10          1   S S9 AND (ELECTRON?()COMMERCE)
 ; show files
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[File 2] **INSPEC** 1898-2007/Apr W3
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[File 99] **Wilson Appl. Sci & Tech Abs** 1983-2007/Mar
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[File 474] **New York Times Abs** 1969-2007/Apr 25
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[File 485] **Accounting & Tax DB** 1971-2007/Apr W3
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[File 583] **Gale Group Globalbase(TM)** 1986-2002/Dec 13
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**File 583: This file is no longer updating as of 12-13-2002.*

10/3,K/1 (Item 1 from file: 2) **Links**

Fulltext available through: USPTO Full Text Retrieval Options

INSPEC

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06198590

Title: Case Corporation and Harris Bank make an EDI debit program pay

Author Ruegg, M.; **Barnett, C.**

Journal: EDI Forum vol.8, no.4 p. 48-52

Publisher: EDI Group ,

Publication Date: 1995 **Country of Publication:** USA

CODEN: EDFOE2 **ISSN:** 1048-3047

SICI: 1048-3047(1995)8:4L.48:CCHB;1-7

Material Identity Number: P881-96001

Language: English

Subfile: D

Copyright 1996, IEE

Author Ruegg, M.; **Barnett, C.**

Abstract: ...That Case and Harris achieved results so quickly is a reflection of their commitments to **electronic commerce**. Case had been communicating with dealers electronically for years, and Harris had made a strong...

Identifiers: ...**electronic commerce**;

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Set      Items   Description
S1           1   S AU=(ODOM P? OR ODOM, P? OR ODOM(2N)PAT)
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S5           0   S AU=(HARBIN T? OR HARBIN, T? OR HARBIN(2N)TERRY)
S6           0   S AU=(SONGY L? OR SONGY, L? OR SONGY(2N)L.J.)
S7           0   S AU=(HAIR T? OR HAIR, T? OR HAIR(2N)TERRY)
S8           0   S S1 AND S2 AND S3 AND S4 AND S5 AND S6 AND S7
S9          46   S S1 OR S2 OR S3 OR S4 OR S5 OR S6 OR S7
S10          0   S S9 AND (ELECTRON?()COMMERCE)
S11          0   S S9 AND (POINT(2N)SALE)
 ; show files
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[File 20] **Dialog Global Reporter** 1997-2007/Apr 25
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[File 15] **ABI/Inform(R)** 1971-2007/Apr 25
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**File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.*

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**File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.*

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[File 634] **San Jose Mercury** Jun 1985-2007/Apr 20
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[File 624] **McGraw-Hill Publications** 1985-2007/Apr 25
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**File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more*

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Set    Items  Description
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S3        53  S AU=(GILLIAM D? OR GILLIAM, D? OR GILLIAM(2N)DOLLY)
S4       706  S AU=(BARNETT C? OR BARNETT, C? OR BARNETT(2N)CHERI)
S5         0  S AU=(HARBIN T? OR HARBIN, T? OR HARBIN(2N)TERRY)
S6         0  S AU=(SONGY L? OR SONGY, L? OR SONGY(2N)L.J.)
S7         0  S AU=(HAIR T? OR HAIR, T? OR HAIR(2N)TERRY)
S8         0  S S1 AND S2 AND S3 AND S4 AND S5 AND S6 AND S7
S9       770  S S1 OR S2 OR S3 OR S4 OR S5 OR S6 OR S7
S10        2  S S9 AND (ELECTRON?()COMMERCE)
S11        2  S S10 NOT PY>2001
S12        3  S S9 AND (POINT(2N)SALE)
S13        3  S S12 NOT PY>2001
S14        3  S S13 NOT S11
; show files
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[File 9] **Business & Industry(R)** Jul/1994-2007/Apr 24
(c) 2007 The Gale Group. All rights reserved.

[File 275] **Gale Group Computer DB(TM)** 1983-2007/Apr 24
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[File 621] **Gale Group New Prod.Annou.(R)** 1985-2007/Apr 24
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[File 636] **Gale Group Newsletter DB(TM)** 1987-2007/Apr 24
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[File 16] **Gale Group PROMT(R)** 1990-2007/Apr 24
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[File 160] **Gale Group PROMT(R)** 1972-1989
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[File 148] **Gale Group Trade & Industry DB** 1976-2007/Apr 24
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[File 256] **TecInfoSource** 82-2007/Apr
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11/3,K/1 (Item 1 from file: 16) **Links**
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05391518 **Supplier Number:** 48196737

To the ends of the Earth.
Barnett, Chris
Journal of Commerce and Commercial , p S30
Dec 29 , 1997
Language: English **Record Type:** Abstract
Document Type: Magazine/Journal ; Trade
Barnett, Chris

Abstract:

...as the current US hub in Cincinnati reaches capacity. DHL has also invested heavily in **electronic commerce** technology and has unveiled a number of country-specific web sites.

11/3,K/2 (Item 1 from file: 148) **Links**
Gale Group Trade & Industry DB
(c)2007 The Gale Group. All rights reserved.
10211215 **Supplier Number:** 20616161
E-commerce shakes up industry; postal, air cargo officials to meet. (electronic commerce)

Barnett, Chris
Journal of Commerce and Commercial , v416 , n29213 , p6A(2)
May 5 , 1998
ISSN: 1088-7407
Language: English
Record Type: Abstract
E-commerce shakes up industry; postal, air cargo officials to meet. (electronic commerce)
Barnett, Chris

Abstract: ...and Exhibition to discuss ways to improve customer service and stem the rising tide of electronic commerce (e-commerce). The two groups have realized the need to end bitter their bitter fights...
Descriptors: ...Electronic commerce--

14/3,K/1 (Item 1 from file: 16) **Links**
Gale Group PROMT(R)
(c) 2007 The Gale Group. All rights reserved.
07022337 **Supplier Number:** 58837151 **(USE FORMAT 7 FOR FULLTEXT)**

ACTION.(Brief Article)
Barnett, Cynthia
Florida Trend , v 42 , n 9 , p 112
Jan , 2000
Language: English **Record Type:** Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal ; Trade
Word Count: 604
Barnett, Cynthia

...production immediately if the Legislature shifted an existing tax refund on production costs to a **point**-of-**sale** exemption. She says the state wouldn't lose revenue, and would be offering producers an...

14/3,K/2 (Item 1 from file: 148) **Links**
Gale Group Trade & Industry DB
(c)2007 The Gale Group. All rights reserved.
12345856 **Supplier Number:** 58837151 (USE FORMAT 7 OR 9 FOR FULL TEXT)
ACTION.(Brief Article)

Barnett, Cynthia
Florida Trend , 42 , 9 , 112
Jan , 2000
Document Type: Brief Article
ISSN: 0015-4326
Language: English
Record Type: Fulltext
Word Count: 651 **Line Count:** 00055
Barnett, Cynthia

...production immediately if the Legislature shifted an existing tax refund on production costs to a **point**-of-**sale** exemption. She says the state wouldn't lose revenue, and would be offering producers an...

14/3,K/3 (Item 2 from file: 148) **Links**
Gale Group Trade & Industry DB
(c)2007 The Gale Group. All rights reserved.
03864999 **Supplier Number:** 06992996 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Face value; the smell of success is leading Gruene founder Daniel Samakow from one risky venture - men's skin care - to another - a cologne whose scent changes year to year.

Barnett, Chris
California Business , v26 , n2 , p58(2)
Feb , 1989
ISSN: 0008-0926
Language: ENGLISH
Record Type: FULLTEXT
Word Count: 1369 **Line Count:** 00105
Barnett, Chris

...was another barrier 'We knew that 50 percent of fragrance sales are made at the **point** of **sale** [in the store] and the other 50 percent came from advertising," Samakow explains. "We simply...

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Set      Items   Description
S1       92233   S DISPENSING()STATION? ? OR KIOSK? ? OR POINT(1W)SERVICE OR POS OR EPOS OR
ATM OR ATMS OR (AUTOMATED OR AUTOMATIC OR ELECTRONIC)()(TELLER? ? OR BANK??) OR (CASH OR
MONEY OR CURRENCY)(1N)(MACHINE? OR TERMINAL? ?) OR ACCESS()STATION? ? OR CARD()READER? ?
OR (STAND()ALONE OR FINANCIAL OR DISPEN??? OR MONEY OR CASH)(2N)TERMINAL? ?
S2        1720   S ((E OR ELECTRONIC OR ONLINE OR ON()LINE OR INTERNET OR
CYBER)(2N)(COMMERCE OR SHOP? OR RETAIL? OR SALES OR SELLING OR ORDER? ? OR ORDERING) OR
ECOMMERCE)(5N)(BILL??? OR ACCOUNT??? OR CHARG??? OR PAYMENT OR PAY? ? OR PAID OR COLLECT?
? OR COLLECTION? ? OR MAK???(2W)PAYMENT? ? OR PAY??? OR COMPENSAT??? OR RENUMERAT??? OR
REMIT OR REMITTANCE OR COLLECTION? ? OR REMUNERATION? ? OR RENUMERATION? ? )
S3     6060300   S SCAN? ? OR SCANNING OR IMAG??? OR READ??? OR VISUALSEEK OR RECOGNI? OR
PHOTOGRAPH??? OR OPTIC?? OR CAMERA? ? OR (PHOTOELECTRIC OR PHOTO()ELECTRIC)()CELL? ? OR
SENSE? OR SENS??? OR SENSOR OR INPUT? OR SWIP??? OR READ???
S4     4915864   S COPY??? OR COPIE? ? OR DUPLICAT??? OR REPRODUC? OR IMAGE? ? OR
REPLICAT??? OR SAME OR REDUNDAN?? OR MULTIPLE? ? OR IDENTICAL OR DOUBL??
S5       64236   S CASH OR (PAPER OR FOLDING)()MONEY OR CURRENCY OR LEGAL()TENDER OR
BANK()NOTE OR DOLLAR()BILL OR LEGALTENDER OR BANKNOTE OR DOLLARBILL OR (CHARGE OR CREDIT
OR DEBIT OR BANK OR CHECK OR CHEQUE OR MASTER OR SMART)()CARD OR CHARGECARD? ? OR
CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR CHEQUECARD? ? OR VISA OR
MASTERCARD OR AMERICAN()EXPRESS OR AMEX
S6           77   S S1(S)S2
S7           32   S S6(S)S3
S8            3   S S7(S)S4
S9            0   S S8 AND IC=G06F-017/60
S10          13   S S7(S)S5
S11           5   S S10 AND IC=G06F-017/60
S12           5   IDPAT (sorted in duplicate/non-duplicate order)
S13           5   IDPAT (primary/non-duplicate records only)
 ; show files
```

[File 350] **Derwent WPIX** 1963-2007/UD=200725
(c) 2007 The Thomson Corporation. All rights reserved.
**File 350: DWPI has been enhanced to extend content and functionality of the database. For more info, visit http://www.dialog.com/dwpi/.*

[File 347] **JAPIO** Dec 1976-2006/Dec(Updated 070403)
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13/5/1 (Item 1 from file: 350) **Links**
Derwent WPIX
(c) 2007 The Thomson Corporation. All rights reserved.

0013676355 *Drawing available*
WPI Acc no: 2003-772950/200373
XRPX Acc No: N2003-619423
Information leakage prevention system for credit card payment in shopping application, has host computer storing personal identification number and validity term corresponding to customer card which stores only card key data
Patent Assignee: NEC CORP (NIDE)
Inventor: MIZUNO H

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 2003271885	A	20030926	JP 200267945	A	20020313	200373	B

Priority Applications (no., kind, date): JP 200267945 A 20020313

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
JP 2003271885	A	JA	15	11	

Alerting Abstract JP A
NOVELTY - A host computer (2) has database (7) storing personal identification number and validity term corresponding to customer card (4) which stores only card key data. A reader (5) reads card key from inserted card, which is correlated with corresponding data from database for authentication of the card. A communication unit (3) conveys authentication data to shop terminal (1) to allow execution of credit card payment.
USE - For preventing leakage of information corresponding to credit cards, during payment in internet-based shopping applications.
ADVANTAGE - Since only the card key data is recorded in the credit card, unauthorized usage of other information such as PIN code and validity term related to credit card, by a third party, is prevented even if the card is lost.
DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the information leakage prevention system. (Drawing includes non-English language text).
1 shop terminal
2 host computer
3 communication unit
4 credit card
5 **card reader**
7 database

Title Terms /Index Terms/Additional Words: INFORMATION; LEAK; PREVENT; SYSTEM; CREDIT; CARD; PAY; SHOPPING; APPLY; HOST; COMPUTER; STORAGE; PERSON; IDENTIFY; NUMBER; VALID; TERM;

CORRESPOND; CUSTOMER; KEY; DATA

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"
B42D-015/10; G06K-017/00; G07G-001/12; G07G-001/14			Secondary		"Version 7

File Segment: EngPI; EPI;
DWPI Class: T01; T05; P76
Manual Codes (EPI/S-X): T01-D01; T01-N01A1; T05-L01D; T05-L02

13/5/2 (Item 2 from file: 350) **Links**
Derwent WPIX
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0013114884 *Drawing available*
WPI Acc no: 2003-196545/200319
XRPX Acc No: N2003-155868
Mobile transaction system - use PDA to provide user with functions of payment and inquiry of financial information
Patent Assignee: INVENTEC BESTA CO LTD (INVE-N)
Inventor: CHEN J; CHEN J W

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
TW 482971	A	20020411	TW 2000119587	A	20000922	200319	B

Priority Applications (no., kind, date): TW 2000119587 A 20000922

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
TW 482971	A	ZH		1	

TW A
NOVELTY - A mobile transaction system use personal data assistant (PDA) to provide user with functions of payment and inquiry of financial information. The system includes a PDA, a mobile phone and a card reader. After user purchases on web via PDA, card reader can be used to read card (such as bank card or credit card) holder's message. Furthermore, to use mobile phone forwarding the card **payment** message through **internet** to **shopping** website, allowing shopping website to use the card message for payment claim of financial corporation's payment

system. The convenience for user to pay after purchasing through internet can be enhanced.

Title Terms /Index Terms/Additional Words: MOBILE; TRANSACTION; SYSTEM; USER; FUNCTION; PAY; ENQUIRY; FINANCIAL; INFORMATION

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"
G07F-019/00			Secondary		"Version 7

File Segment: EPI;
DWPI Class: T01; T05; W01
Manual Codes (EPI/S-X): T01-C07C1; T01-M06A1A; T01-N01A1; T01-N01A2A; T01-N02B1B; T05-H02C3; T05-H02X; T05-L01B; T05-L02; W01-B05A1A; W01-C05B4E

13/5/3 (Item 3 from file: 350) **Links**
Derwent WPIX
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0012297991 *Drawing available*
WPI Acc no: 2002-239125/200229
XRPX Acc No: N2002-184382
Payment system for online shopping, transmits merchandise information to buyer's mobile terminal, based on information read-out from prepaid and debit cards using card reader provided with mobile telephone
Patent Assignee: NEC CORP (NIDE)
Inventor: HATAKEYAMA K

Patent Family (2 patents, 2 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020002507	A1	20020103	US 2001891247	A	20010627	200229	B
JP 2002015263	A	20020118	JP 2000193647	A	20000628	200229	E

Priority Applications (no., kind, date): JP 2000193647 A 20000628

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20020002507	A1	EN	7	2	
JP 2002015263	A	JA	6		

Alerting Abstract US A1
NOVELTY - A card reader (2) provided with buyer's mobile telephone (1), reads information from the prepaid card and debit card. The server (7) transmits merchandise information to mobile telephone based on the information received from the card reader, to acquire payment for purchased merchandise from buyer.
DESCRIPTION - An INDEPENDENT CLAIM is also included for payment method for merchandise purchased through mobile telephone terminal.
USE - For online shopping using mobile telephone.
ADVANTAGE - Usage of mobile telephone eliminates complex operations performed using personal computer. Prepaid card, debit card are used for providing payment for purchased merchandise, hence security for transactions is ensured and easy purchase operation is enabled.
DESCRIPTION OF DRAWINGS - The figure shows the block diagram of payment system for merchandise purchased using mobile telephone.
1 Mobile telephone
2 Card reader
7 Server

Title Terms /Index Terms/Additional Words: PAY; SYSTEM; SHOPPING ; TRANSMIT; MERCHANDISE; INFORMATION; MOBILE; TERMINAL; BASED; READ; PREPAYMENT; DEBIT; CARD; TELEPHONE

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"
H04M-001/00; H04M-011/00; H04M-015/00; H04Q-007/38			Secondary		"Version 7

US Classification, Issued: 705026000

File Segment: EPI;
DWPI Class: T01; T05; W01
Manual Codes (EPI/S-X): T01-N01A1; T01-N02B1; T05-H02C1; T05-H02C3; T05-L01B; T05-L02; W01-C05B3C

13/5/4 (Item 4 from file: 350) **Links**
Derwent WPIX
(c) 2007 The Thomson Corporation. All rights reserved.

0010844605 *Drawing available*
WPI Acc no: 2001-462960/200150
Payment system and payment processing method for internet electronic commerce
Patent Assignee: COMSYS ENG CO LTD (COMS-N)

Inventor: JUN J S

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
KR 2001007677	A	20010205	KR 200016854	A	20000331	200150	B

Priority Applications (no., kind, date): KR 200016854 A 20000331

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
KR 2001007677	A	KO	1	10	

Alerting Abstract KR A

NOVELTY - A payment system of the internet electronic commerce is provided to improve a credit card user's safety, to reduce the circulation of cash, and to allow quick payments by approving credit card payments, allowing electronic currency payments, and transferring a payment amount from a user's bank account to a retailer's account if a sufficient account balance exists in the user's bank account.

DESCRIPTION - A user connects to an internet electronic shopping mall, chooses a product, and selects a desired payment method through a card reader which is installed on a PC(S10). The card reader transmits the transaction information, which includes the card and the product purchase informations, to the electronic shopping mall and then to an agency system(S11). The agency system records the transaction information and classifies the card as a credit card, a debit card, or an electronic currency IC card(S12(similar)S14). If the card is a debit card, the agency system creates the card information, the card transaction information, and the account transfer information and transmits them to a bank's operation processing system. The bank's operation processing system determines that the bank account balance is sufficient for the payment and the account transfer for the requested amount is processed(S14(similar)S16). The agency system transmits the card **payment** information to the **electronic shopping** mall and the shopping mall sends completion information to the PC(S24).

Title Terms /Index Terms/Additional Words: PAY; SYSTEM; PROCESS; METHOD; ELECTRONIC

Class Codes

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

File Segment: EPI;
DWPI Class: T01
Manual Codes (EPI/S-X): T01-J05A

13/5/5 (Item 5 from file: 347) **Links**

JAPIO
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06178687 **Image available**

SYSTEM AND METHOD FOR ON-LINE SHOPPING PROCESSING AND COMPUTER READABLE STORAGE MEDIUM STORING ON-LINE SHOPPING PROCESSING PROGRAM

Pub. No.: 11-120236 [JP 11120236 A]
Published: April 30, 1999 (19990430)
Inventor: MIZUGUCHI YUZO
Applicant: TOSHIBA TEC CORP
Application No.: 09-276219 [JP 97276219]
Filed: October 08, 1997 (19971008)
International Class: G06F-017/60

ABSTRACT

PROBLEM TO BE SOLVED: To enable utilization for everybody through **cash** payment by forming a system so that a customer can pay the demanded amount of merchandise purchased from an on-line shopping center in **cash** and the change can be dispensed.

SOLUTION: Concerning a **cash** paying means 61, the customer can pay the amount in **cash** to an **on-line shopping** terminal 10 and the **paid** amount is **read**. A CPU 11 and a ROM 12 of change calculating means calculate the change while using the paid amount and the demanded amount. A change dispensing means 65 dispenses the calculated change so that the customer can receive it. The CPU 11 and ROM 12 of payment processing means perform payment processing similar to the case of payment processing using a dedicated card to the destination to pay even in the case of **cash** payment. Thus, since the system is formed so that even a customer having no dedicated card enables **on-line shopping** and its **payment** in **cash** while using an **on-line shopping** processing terminal 10, handling is simplified similarly to the case of an **automatic teller** machine in a financial institution.

COPYRIGHT: (C)1999,JPO

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Set     Items   Description
S1      80865   S DISPENSING()STATION? ? OR KIOSK? ? OR POINT(1W)SERVICE OR POS OR EPOS OR
ATM OR ATMS OR (AUTOMATED OR AUTOMATIC OR ELECTRONIC)()(TELLER? ? OR BANK??) OR (CASH OR
MONEY OR CURRENCY)(1N)(MACHINE? OR TERMINAL? ?) OR ACCESS()STATION? ? OR CARD()READER? ?
OR (STAND()ALONE OR FINANCIAL OR DISPEN??? OR MONEY OR CASH)(2N)TERMINAL? ?
S2       2517   S ((E OR ELECTRONIC OR ONLINE OR ON()LINE OR INTERNET OR
CYBER)(2N)(COMMERCE OR SHOP? OR RETAIL? OR SALES OR SELLING OR ORDER? ? OR ORDERING) OR
ECOMMERCE)(5N)(BILL??? OR ACCOUNT??? OR CHARG??? OR PAYMENT OR PAY? ? OR PAID OR COLLECT?
? OR COLLECTION? ? OR MAK???(2W)PAYMENT? ? OR PAY??? OR COMPENSAT??? OR RENUMERAT??? OR
REMIT OR REMITTANCE OR COLLECTION? ? OR REMUNERATION? ? OR RENUMERATION? ? )
S3    1729428   S SCAN? ? OR SCANNING OR IMAG??? OR READ??? OR VISUALSEEK OR RECOGNI? OR
PHOTOGRAPH??? OR OPTIC?? OR CAMERA? ? OR (PHOTOELECTRIC OR PHOTO()ELECTRIC)()CELL? ? OR
SENSE? OR SENS??? OR SENSOR OR INPUT? OR SWIP??? OR READ???
S4    1875995   S COPY??? OR COPIE? ? OR DUPLICAT??? OR REPRODUC? OR IMAGE? ? OR
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S5      48987   S CASH OR (PAPER OR FOLDING)()MONEY OR CURRENCY OR LEGAL()TENDER OR
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OR DEBIT OR BANK OR CHECK OR CHEQUE OR MASTER OR SMART)()CARD OR CHARGECARD? ? OR
CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR CHEQUECARD? ? OR VISA OR
MASTERCARD OR AMERICAN()EXPRESS OR AMEX
S6         58   S S1(10N)S2
S7         15   S S6(10N)S3
S8          1   S S7(10N)S4
S9         15   S S7 AND S5
S10         9   S S9 AND IC=G06F-017/60
S11         9   IDPAT (sorted in duplicate/non-duplicate order)
S12         9   IDPAT (primary/non-duplicate records only)
S13         7   S S12 NOT AD=20010329:20070421
S14         0   S (DISPENSING()STATION? ? OR KIOSK? ? OR POINT(1N)SERVICE OR POS OR
(STAND()ALONE OR FINANCIAL))(10N)((SCAN? ? OR SCANNING)(3N)(COPY??? OR COPIE? ? OR
DUPLICAT??? OR REPRODUC? OR REPLICAT???))(10N)(((E OR ELECTRONIC OR ONLINE OR ON()LINE OR
INTERNET OR CYBER)(2N)(COMMERCE OR PAYMENT) OR ECOMMERCE)(5N)(BILL??? OR ACCOUNT??? OR
PAYMENT OR PAY? ? OR PAID OR PAYMENT? ? OR REMIT OR REMITTANCE OR
RENDER???))(5N)((COLLECT? ? OR ACCEPT? OR PAY OR PAYS OR PAYING OR PAID)(3N)(CASH OR
CURRENCY OR LEGAL()TENDER OR (CHARGE OR CREDIT OR DEBIT OR BANK OR CHECK? ? OR CHEQUE? ?
OR MASTER)()CARD OR CHECK? ? OR CHEQUE? ?))
 ; show files
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[File 348] **EUROPEAN PATENTS** 1978-2007/ 200716
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**File 348: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*

[File 349] **PCT FULLTEXT** 1979-2007/UB=20070419UT=20070312
(c) 2007 WIPO/Thomson. All rights reserved.
**File 349: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*

8/5/1 (Item 1 from file: 349) **Links**
PCT FULLTEXT
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00806383

COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF

PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET PROCEDE ASSOCIE

Patent Applicant/Patent Assignee:

- **ACCENTURE LLP**; 1661 Page Mill Road, Palo Alto, CA 94304 US; US(Residence); US(Nationality)

Legal Representative:

- **HICKMAN Paul L(agent)**
 Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill Road, Palo Alto, CA 94304; US;

	Country	Number	Kind	Date
Patent	WO	200139029	A2	20010531
Application	WO	2000US32309		20001122
Priorities	US	99444655		19991122
	US	99444886		19991122

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ; UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Main International Patent Classes (Version 7):

IPC	Level
G06F-017/60	Main

Publication Language: English

Filing Language: English
Fulltext word count: 157840

English Abstract:

French Abstract:

Type	Pub. Date	Kind	Text
Publication	20010531	A2	Without international search report and to be republished upon receipt of that report.
Examination	20011206		Request for preliminary examination prior to end of 19th month from priority date
Declaration	20030103		Late publication under Article 17.2a
Republication	20030103	A2	With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

?

13/5/1 (Item 1 from file: 348) **Links**
EUROPEAN PATENTS
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01796015
Mobile electronic commerce system
Mobiles elektronisches Handelssystem
Systeme de commerce electronique mobile

Patent Assignee:

- **MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD**; (216884)
 1006, Oaza-Kadoma; Kadoma-shi, Osaka 571-0000; (JP)
 (Applicant designated States: all)

Inventor:

- **Takayama, Hisashi**
 5-6-12-104 Matsubara; Setagaya-ku Tokyo 156-0043; (JP)

Legal Representative:

- **Grunecker, Kinkeldey, Stockmair & Schwanhausser Anwaltssozietat (100721)**
 Maximilianstrasse 58; 80538 Munchen; (DE)

	Country	Number	Kind	Date	
Patent	EP	1467300	A1	20041013	(Basic)
Application	EP	2004015278		19980813	
Priorities	JP	97230564		19970813	

Designated States:
DE; FR; GB;

Related Parent Numbers: Patent (Application):EP 950968 (EP 98937807)

International Patent Class (V7): G06F-017/60; H04Q-007/32; G07F-007/08Abstract EP 1467300 A1

The objective of the present invention is to provide a mobile electronic commerce system that is superior in safety and usability. The mobile electronic commerce system comprises an electronic wallet 100, supply sides 101, 102, 103, 104 and 105, and a service providing means 110 that is connected by communication means. The service providing means installs a program for an electronic ticket, an electronic payment card, or an electronic telephone card. The electronic wallet employs the installed card to obtain a product or a service or entrance permission. The settlement process is performed by the electronic wallet and the supply side via the communication means, and data obtained during the settlement process are managed by being transmitted to the service providing means at a specific time. A negotiable card can be easily obtained, and when the negotiable card is used the settlement process can be quickly and precisely performed.

Abstract Word Count: 150
NOTE: 1
NOTE: Figure number on first page: 1

Type	Pub. Date	Kind	Text
Application:	20041013	A1	Published application with search report
Examination:	20041013	A1	Date of request for examination: 20040716
Change:	20050119	A1	Inventor information changed: 20041202
Examination:	20050803	A1	Date of dispatch of the first examination report: 20050622

Publication: English
Procedural: English
Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200442	17631
SPEC A	(English)	200442	160348
Total Word Count (Document A) 177979			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 177979			

13/5/2 (Item 2 from file: 348) **Links**
EUROPEAN PATENTS
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01165599
Electronic shopping system
Elektronisches Einkaufssystem
Systeme d'achat electronique

Patent Assignee:

- **FUJITSU LIMITED**; (211463)
 1-1, Kamikodanaka 4-chome, Nakahara-ku; Kawasaki-shi, Kanagawa 211-8588; (JP)
 (Applicant designated States: all)

Inventor:

- **Ogasawara, Nobuo**
 12472 Carmel Cape San Diego; California 92130; (US)

Legal Representative:

- **Stebbing, Timothy Charles et al (59641)**
 Haseltine Lake & Co., Imperial House, 15-19 Kingsway; London WC2B 6UD; (GB)

	Country	Number	Kind	Date	
Patent	EP	1016999	A2	20000705	(Basic)
	EP	1016999	A3	20010926	
Application	EP	99305324		19990705	
Priorities	US	211308		19981214	

Designated States:
DE; FR; GB;

Extended Designated States:
AL; LT; LV; MK; RO; SI;

International Patent Class (V7): G06F-017/60; G07F-019/00Abstract EP 1016999 A2

An electronic shopping system facilitates purchase transactions via a wireless telephone. A purchase transaction program is downloaded from the seller's server (10) to a purchaser's wireless telephone (18) via a program loader contained within the purchaser's wireless telephone. The purchase transaction program is stored in a program memory of the purchaser's wireless telephone (18). The purchase transaction program is used by the purchaser to facilitate the selection of items to be purchased, as well as payment therefor. An external bar code reader (20) is attached to the wireless telephone to facilitate the selection of items to be purchased and is controlled via the downloaded purchase transaction program.

Abstract Word Count: 108
NOTE: 1
NOTE: Figure number on first page: 1

Type	Pub. Date	Kind	Text
Application:	20000705	A2	Published application without search report
Change:	20010926	A2	International Patent Classification changed: 20010806
Search Report:	20010926	A3	Separate publication of the search report
Examination:	20020529	A2	Date of request for examination: 20020318
Examination:	20041215	A2	Date of dispatch of the first examination report: 20041027

Publication: English
Procedural: English
Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200027	1736
SPEC A	(English)	200027	10064
Total Word Count (Document A) 11800			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 11800			

13/5/3 (Item 3 from file: 348) **Links**

EUROPEAN PATENTS
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01030324

MOBILE ELECTRONIC COMMERCE SYSTEM

MOBILES ELEKTRONISCHES HANDELSSYSTEM
SYSTEME DE COMMERCE ELECTRONIQUE MOBILE

Patent Assignee:

- **MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD**; (216884)
 1006, Oaza-Kadoma; Kadoma-shi, Osaka 571-0000; (JP)
 (Applicant designated States: all)

Inventor:

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Legal Representative:

- **Grunecker, Kinkeldey, Stockmair & Schwanhausser Anwaltssozietat (100721)**
 Maximilianstrasse 58; 80538 Munchen; (DE)

	Country	Number	Kind	Date	
Patent	EP	950968	A1	19991020	(Basic)
	WO	9909502		19990225	
Application	EP	98937807		19980813	
	WO	98JP3608		19980813	
Priorities	JP	97230564		19970813	

Designated States:
DE; FR; GB;

Related Divisions: Patent (Application): (EP 2004015278)

International Patent Class (V7): G06F-017/60Abstract EP 950968 A1

The objective of the present invention is to provide a mobile electronic commerce system that is superior in safety and usability. The mobile electronic commerce system comprises an electronic wallet 100, supply sides 101, 102, 103, 104 and 105, and a service providing means 110 that is connected by communication means. The service providing means installs a program for an electronic ticket, an electronic payment card, or an electronic telephone card. The electronic wallet employs the installed card to obtain a product or a service or entrance permission. The settlement process is performed by the electronic wallet and the supply side via the communication means, and data obtained during the settlement process are managed by being transmitted to the service providing means at a specific time. A negotiable card can be easily obtained, and when the negotiable card is used the settlement process can be

quickly and precisely performed.

Abstract Word Count: 150
NOTE: 1
NOTE: Figure number on first page: 1

Type	Pub. Date	Kind	Text
Change:	20040310	A1	International Patent Classification changed: 20040123
Application:	19990519	A1	International application (Art. 158(1))
Change:	20050119	A1	Inventor information changed: 20041202
Change:	20040818	A1	Application number of divisional application (Article 76) changed: 20040701
Change:	20040818	A1	Application number of divisional application (Article 76) changed: 20040701
Search Report:	20040519	A1	Date of drawing up and dispatch of supplementary:search report 20040406
Examination:	20040811	A1	Date of dispatch of the first examination report: 20040629
Change:	20040922	A1	Legal representative(s) changed 20040804
Examination:	20040811	A1	Date of dispatch of the first examination report: 20040629
Change:	20040922	A1	Legal representative(s) changed 20040804
Application:	19991020	A1	Published application with search report
Examination:	19991020	A1	Date of request for examination: 19990825

Publication: English
Procedural: English
Application:Japanese

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9942	17239
SPEC A	(English)	9942	160346
Total Word Count (Document A) 177585			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 177585			

13/5/4 (Item 1 from file: 349) **Links**
PCT FULLTEXT
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00806383
COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF
PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET PROCEDE ASSOCIE

Patent Applicant/Patent Assignee:

- **ACCENTURE LLP**; 1661 Page Mill Road, Palo Alto, CA 94304 US; US(Residence); US(Nationality)

Legal Representative:

- **HICKMAN Paul L(agent)** Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill Road, Palo Alto, CA 94304; US;

	Country	Number	Kind	Date
Patent	WO	200139029	A2	20010531
Application	WO	2000US32309		20001122
Priorities	US	99444655		19991122
	US	99444886		19991122

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ; UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Main International Patent Classes (Version 7):

IPC	Level
G06F-017/60	Main

Publication Language: English
Filing Language: English
Fulltext word count: 157840

English Abstract:

French Abstract:

Type	Pub. Date	Kind	Text
Publication Examination	20010531 20011206	A2	Without international search report and to be republished upon receipt of that report.
			Request for preliminary examination prior to end of

			19th month from priority date
Declaration	20030103		Late publication under Article 17.2a
Republication	20030103	A2	With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

13/5/5 (Item 2 from file: 349) **Links**
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00806382

METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A MARKET SPACE INTERFACE

PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHE ENTRE UNE PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHE

Patent Applicant/Patent Assignee:

- **ACCENTURE LLP**; 1661 Page Mill Road, Palo Alto, CA 94304 US; US(Residence); US(Nationality)

Legal Representative:

- **HICKMAN Paul L(et al)(agent)**
 Oppenheimer Wolff & Donnelly LLP, 1400 Page Mill Road, Palo Alto, CA 94304; US;

	Country	Number	Kind	Date
Patent	WO	200139028	A2	20010531
Application	WO	2000US32308		20001122
Priorities	US	99444773		19991122
	US	99444798		19991122

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ; UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Main International Patent Classes (Version 7):

IPC	Level
G06F-017/60	Main

Publication Language: English
Filing Language: English
Fulltext word count: 170977

English Abstract:

French Abstract:

On decrit un systeme, un procede et un article manufacture qui constituent une structure de chaine d'approvisionnement fondee sur le reseau. L'installation d'un service est geree au moyen d'un reseau. La demande et l'approvisionnement des offres de fabricant sont planifies au moyen du reseau et les commandes relatives aux offres du fabricant sont egalement gerees au moyen du reseau. Le reseau est egalement utilise pour gerer les actifs sur le reseau, y compris pour effectuer la maintenance et le service pour les actifs de reseau au moyen du reseau.

Type	Pub. Date	Kind	Text
Publication	20010531	A2	Without international search report and to be republished upon receipt of that report.
Examination	20010913		Request for preliminary examination prior to end of 19th month from priority date
Declaration	20020725		Late publication under Article 17.2a
Republication	20020725	A2	With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

13/5/6 (Item 3 from file: 349) **Links**
PCT FULLTEXT
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00766082
SETTLEMENT SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK
SYSTEMES ET PROCEDES DE REGLEMENT CONSISTANT POUR UN ACHETEUR A PRENDRE POSSESSION AU NIVEAU D'UN DETAILLANT D'UN PRODUIT ACHETE AU MOYEN D'UN RESEAU DE COMMUNICATION

Patent Applicant/Patent Assignee:

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 US; US(Residence); US(Nationality)
 (For all designated states except: US)

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 (Designated only for: US)
- **OTTO Jonathan**; 641 Fifth Avenue, Apt. 49F, New York, NY 10022
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 (Designated only for: US)
- **VAN LUCHENE Andrew S**; 9 Greenwood Place, Norwalk, CT 06854
 US; US(Residence); US(Nationality)
 (Designated only for: US)
- **MIK Magdalena**; 10 South New Street, Greenwich, CT 06830
 US; US(Residence); US(Nationality)
 (Designated only for: US)
- **TEDESCO Daniel E**; 49 Kings Highway North, Westport, CT 06880
 US; US(Residence); US(Nationality)
 (Designated only for: US)
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 CA; CA(Residence); CA(Nationality)
 (Designated only for: US)

Patent Applicant/Inventor:

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- **OTTO Jonathan**
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 9 Greenwood Place, Norwalk, CT 06854; US; US(Residence); US(Nationality); (Designated only for: US)
- **MIK Magdalena**
 10 South New Street, Greenwich, CT 06830; US; US(Residence); US(Nationality); (Designated only for: US)
- **TEDESCO Daniel E**
 49 Kings Highway North, Westport, CT 06880; US; US(Residence); US(Nationality); (Designated only for: US)
- **LEVITAN Ian**
 42 Church Hill Avenue, Westmount, Quebec H3Y 2Z9; CA; CA(Residence); CA(Nationality); (Designated only for: US)

Legal Representative:

- **DUGAN Brian M**
 Intellectual Property Department, Walker Digital Corporation, Five High Ridge Park, Stamford, CT 06905; US;

	Country	Number	Kind	Date
Patent	WO	200079458	A2	20001228
Application	WO	2000US16983		20000621

Priorities	US	99337906		19990622
	US	99348566		19990707

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ; UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Main International Patent Classes (Version 7):

IPC	Level
G06F-017/60	Main

Publication Language: English
Filing Language: English
Fulltext word count: 33044

English Abstract:

Settlement systems and methods are provided wherein a buyer takes possession of a product at a retailer. In one embodiment, a purchasing system arranges through a communication network for a buyer to purchase a product from a seller at a first price. The purchasing system also arranges for the buyer to take possession of the product at a retailer that offers the product for sale at a sedcond price. Payment of an amount based on the first price is received from the buyer, and the purchasing system arranges for the retailer to receive payment of an amount based on a settlement price in exchange for providing the product to the buyer.

French Abstract:

Systemes et procedes de reglement consistant pour un acheteur a prendre possession d'un produit au niveau d'un detaillant. Dans un mode de realisation, un systeme d'achat permet a l'acheteur, par l'intermediaire d'un reseau de communication, d'acheter un produit a un vendeur a un premier prix. Ce systeme d'achat permet egalement a l'acheteur de prendre possession du produit au niveau d'un detaillant proposant ce produit a la vente a un deuxieme prix. Le paiement d'un montant base sur le premier prix est recu de l'acheteur et le systeme d'achat permet au detaillant de recevoir le paiement d'un montant base sur un prix convenu en echange de la vente du produit a l'acheteur.

Type	Pub. Date	Kind	Text
Publication	20001228	A2	Without international search report and to be republished upon receipt of that report.
Examination	20010802		Request for preliminary examination prior to end of 19th month from priority date

13/5/7 (Item 4 from file: 349) **Links**
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00766038

PURCHASING SYSTEMS AND METHODS WHEREIN A BUYER TAKES POSSESSION AT A RETAILER OF A PRODUCT PURCHASED USING A COMMUNICATION NETWORK

SYSTEMES ET PROCEDES D'ACHAT OU UN ACHETEUR PREND POSSESSION CHEZ UN DETAILLANT D'UN PRODUIT ACHETE AU MOYEN D'UN RESEAU DE COMMUNICATION

Patent Applicant/Patent Assignee:

- **WALKER DIGITAL LLC**; One High Ridge Park, Stamford, CT 06905
 US; US(Residence); US(Nationality)
 (For all designated states except: US)
- **WALKER Jay S**; 124 Spectacle Lane, Ridgefield, CT 06877
 US; US(Residence); US(Nationality)
 (Designated only for: US)
- **VAN LUCHENE Andrew S**; 9 Greenwood Place, Norwalk, CT 06854
 US; US(Residence); US(Nationality)
 (Designated only for: US)
- **MIK Magdalena**; 10 South Street, Greenwich, CT 06830
 US; US(Residence); US(Nationality)
 (Designated only for: US)
- **TEDESCO Daniel E**; Apartment 6, 192 Park Street, New Canaan, CT 06840
 US; US(Residence); US(Nationality)
 (Designated only for: US)

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- **VAN LUCHENE Andrew S**
 9 Greenwood Place, Norwalk, CT 06854; US; US(Residence); US(Nationality); (Designated only for: US)
- **MIK Magdalena**
 10 South Street, Greenwich, CT 06830; US; US(Residence); US(Nationality); (Designated only for: US)
- **TEDESCO Daniel E**
 Apartment 6, 192 Park Street, New Canaan, CT 06840; US; US(Residence); US(Nationality); (Designated only for: US)

Legal Representative:

- **DUGAN Brian M(et al)(agent)**
 Walker Digital Corporation, Intellectual Property Department, Five High Ridge Park, Stamford, CT 06905; US;

	Country	Number	Kind	Date
Patent	WO	200079410	A2	20001228
Application	WO	2000US12640		20000509
Priorities	US	99337906		19990622

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; SD; SL; SZ; TZ; UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Main International Patent Classes (Version 7):

IPC	Level
G06F-017/60	Main

Publication Language: English
Filing Language: English
Fulltext word count: 30214

English Abstract:

French Abstract:

L'invention concerne un systeme et des procedes d'achat, selon lesquels un acheteur prend possession d'un produit chez un detaillant. Un systeme d'achat peut communiquer avec un acheteur par le biais d'un reseau de communication pour etablir un premier prix d'un produit entre l'acheteur et un vendeur. Le systeme d'achat peut egalement prendre des dispositions permettant a l'acheteur de prendre possession du produit chez un detaillant, different du vendeur, qui offre le produit a la vente a un second prix. Des informations de verification, qui permettent au detaillant d'autoriser l'acheteur de prendre possession du produit, sont transmises au detaillant. L'acheteur effectue un paiement en se basant sur le premier prix, au systeme d'achat en echange du droit de prendre possession du produit chez le detaillant. Selon une mode de realisation prefere, le systeme d'achat recoit une offre de l'acheteur, y compris un prix d'offre lie au produit. Selon une autre mode de realisation, le systeme d'achat transmet des informations sur le remboursement, y compris un code de remboursement, a l'acheteur. Ces informations peuvent comporter des informations permettant la creation d'un bon de commande a utiliser lors de la prise de possession du produit. Le systeme d'achat peut aussi recevoir des informations concernant une tentative de l'acheteur de prendre possession du produit, y compris le code de remboursement, du detaillant.

Type	Pub. Date	Kind	Text
Publication Examination	20001228 20010517	A2	Without international search report and to be republished upon receipt of that report.
			Request for preliminary examination prior to end of

			19th month from priority date
Declaration	20011101		Late publication under Article 17.2a
Republication	20011101	A2	With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

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Set     Items   Description
S1      76019   S DISPENSING()STATION? ? OR KIOSK? ? OR POINT(1W)SERVICE OR POS OR EPOS OR
ATM OR ATMS OR (AUTOMATED OR AUTOMATIC OR ELECTRONIC)()(TELLER? ? OR BANK??) OR (CASH OR
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OR (STAND()ALONE OR FINANCIAL OR DISPEN??? OR MONEY OR CASH)(2N)TERMINAL? ?
S2       3200   S ((E OR ELECTRONIC OR ONLINE OR ON()LINE OR INTERNET OR
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S3    3731569   S SCAN? ? OR SCANNING OR IMAG??? OR READ??? OR VISUALSEEK OR RECOGNI? OR
PHOTOGRAPH??? OR OPTIC?? OR CAMERA? ? OR (PHOTOELECTRIC OR PHOTO()ELECTRIC)()CELL? ? OR
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MASTERCARD OR AMERICAN()EXPRESS OR AMEX
S6          59   S S1(S)S2
S7          13   S S6(S)S3
S8           2   S S7(S)S4
S9           2   S S8 NOT PY>2001
S10         12   S S7(S)S5
S11         12   S S10 NOT PY>2001
S12         11   RD  (unique items)
S13          0   S (DISPENSING()STATION? ? OR KIOSK? ? OR POINT(1N)SERVICE OR POS OR
(STAND()ALONE OR FINANCIAL))(10N)((SCAN? ? OR SCANNING)(3N)(COPY??? OR COPIE? ? OR
DUPLICAT??? OR REPRODUC? OR REPLICAT???))(10N)(((E OR ELECTRONIC OR ONLINE OR ON()LINE OR
INTERNET OR CYBER)(2N)(COMMERCE OR PAYMENT) OR ECOMMERCE)(5N)(BILL??? OR ACCOUNT??? OR
PAYMENT OR PAY? ? OR PAID OR PAYMENT? ? OR REMIT OR REMITTANCE OR
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CURRENCY OR LEGAL()TENDER OR (CHARGE OR CREDIT OR DEBIT OR BANK OR CHECK? ? OR CHEQUE? ?
OR MASTER)()CARD OR CHECK? ? OR CHEQUE? ?))
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DOCUMENT? ?)(2N)(BILL??? OR ACCOUNT???))(5N)(PAYMENT OR PAY? ? OR PAID OR PAYMENT? ? OR
REMIT OR REMITTANCE)
 ; show files
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[File 2] **INSPEC** 1898-2007/Apr W3
(c) 2007 Institution of Electrical Engineers. All rights reserved.

[File 35] **Dissertation Abs Online** 1861-2007/Mar
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[File 65] **Inside Conferences** 1993-2007/Apr 26
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[File 99] **Wilson Appl. Sci & Tech Abs** 1983-2007/Mar
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[File 474] **New York Times Abs** 1969-2007/Apr 26
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[File 475] **Wall Street Journal Abs** 1973-2007/Apr 26
(c) 2007 The New York Times. All rights reserved.

[File 485] **Accounting & Tax DB** 1971-2007/Apr W3
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[File 583] **Gale Group Globalbase(TM)** 1986-2002/Dec 13
(c) 2002 The Gale Group. All rights reserved.
**File 583: This file is no longer updating as of 12-13-2002.*

9/3,K/1 (Item 1 from file: 2) **Links**
INSPEC
(c) 2007 Institution of Electrical Engineers. All rights reserved.
04753226 **INSPEC Abstract Number:** C90071770
Title: A system of payment using 'coin purse cards'
Author Remery, P.
Author Affiliation: Div. Paiement Electronique Monetique, Service d'Etudes Communes des Postes et Telecommun., Caen, France
Conference Title: Smart Card 2000: The Future of IC Cards. Proceedings of the IFIP WG 11.6 International Conference p. 49-55
Editor(s): Chaum, D.; Schaumuller-Bichl, I.
Publisher: North-Holland , Amsterdam, Netherlands
Publication Date: 1989 **Country of Publication:** Netherlands xi+218 pp.
ISBN: 0 444 70545 7
Conference Sponsor: IFIP
Conference Date: 19-20 Oct. 1987 **Conference Location:** Laxenburg, Austria
Language: English
Subfile: C
Abstract: Electronic payment, which is used on a wide scale today, is **recognized** as an easy form of payment to obtain cash in dispensers (STM), or to pay for goods bought in a store using a bank payment terminal EFT **POS**. This type of **payment** consists in issuing an **order**, on an **electronic** medium, to one's bank to debit one's account on behalf of another account at the **same** bank or at another bank. It is therefore a method of payment which is similar...

9/3,K/2 (Item 1 from file: 583) **Links**
Gale Group Globalbase(TM)
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06597504
Sichere Zahlungen im Internet /

AUSTRIA: NEW PAYMENT SYSTEMS BY EUROPAY
Der Standard (XGO) 07/08 Mar 1998 p.25
Language: GERMAN

...Europay Austria is to start a test in which internet users can buy products in **Cyber-Shops** and **pay** them with their credit cards. The novelty in the project is that in the Europay... ...payment at supermarkets. Clients can charge money on their cards at 3,000 terminals. The **card readers** cost the retailer about Sch 3,000 each. Europay reports that 150,000 shoppers spent Sch 31.2mn with Quick-Cards at Austrian supermarkets in 1997. At the **same** time, payments with bank cards at supermarkets amounted to Sch 2.53bn.

12/3,K/1 (Item 1 from file: 2) **Links**
INSPEC
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08048488 **INSPEC Abstract Number:** C2001-11-7120-011
Title: Perspectives for E-payment with the GeldKarte
Author Schipplick, F.
Conference Title: Proceedings. MICRO.tec 2000. VDE World Microtechnologies Congress **Part** vol.1 p. 151-3 vol.1
Publisher: VDE Verlag , Berlin, Germany
Publication Date: 2000 **Country of Publication:** Germany 2 vol.(xv+605+xix+847) pp.
ISBN: 3 8007 2579 7 **Material Identity Number:** XX-2000-02127
Conference Title: Proceedings of International Conference on Microtechnologies: MICRO.tec 2000
Conference Sponsor: EUREL; DECHEMA; DVMT; IEEE; IEE; SID; VDI/VDE-IT; ZVEI
Conference Date: 25-27 Sept. 2000 **Conference Location:** Hannover, Germany
Language: English
Subfile: C
Copyright 2001, IEE
Abstract: ...the classic commerce in 1996 - was tested for over one year in different pilots as **payment** method for **Electronic Commerce**. Additional specifications of the GeldKarte system like "Internet terminal for the customer" or "Loading of the GeldKarte over the Internet" are more or less finished making the e-purse **ready** for E-Payment. Although the GeldKarte has several advantages for payments over the Internet it... ...The main hurdle is the high security requirements of the ZKA regarding the Internet terminal (**smart card reader**) for the customer. The impact of these requirements is a too expensive **reader** which cannot be commercialized.

12/3,K/2 (Item 2 from file: 2) **Links**
Fulltext available through: USPTO Full Text Retrieval Options
INSPEC
(c) 2007 Institution of Electrical Engineers. All rights reserved.
07972909 **INSPEC Abstract Number:** C2001-08-7120-037
Title: Implementation of a comprehensive payment system
Author Bracun, F.
Author Affiliation: SKB banka d.d., Ljubljana, Slovenia
Journal: Organizacija vol.34, no.3 p. 125-34
Publisher: Univ. Maribor ,
Publication Date: March 2001 **Country of Publication:** Slovenia
CODEN: ORGAF4 **ISSN:** 1318-5454
SICI: 1318-5454(200103)34:3L.125:ICPS;1-U
Material Identity Number: F144-2001-005
Language: Slovenian
Subfile: C
Copyright 2001, IEE
Abstract: As **electronic commerce** is developing, execution of **payment** transactions over the Internet is becoming increasingly important. The paradox of the present situation lies... ...a stage where clear distinction between different standard technology components can be made: smart cards, **smart card readers**, the Internet, personal computers, electronic wallet and many more. However, the full integration of these...

12/3,K/3 (Item 3 from file: 2) **Links**
INSPEC
(c) 2007 Institution of Electrical Engineers. All rights reserved.
06405830 **INSPEC Abstract Number:** B9612-6210L-050, C9612-6130S-012
Title: Use of smart cards for security applications by Deutsche Telekom
Author Kowalski, B.
Author Affiliation: Deutsche Telekom AG, Germany
Conference Title: Mobile Communications. Technology, Tools, Applications, Authentication and Security. IFIP World Conference on Mobile Communications p. 245-6
Editor(s): Encarnacao, J.L.; Rabey, J.M.
Publisher: Chapman & Hall , London, UK
Publication Date: 1996 **Country of Publication:** UK ix+342 pp.
ISBN: 0 412 75580 7 **Material Identity Number:** XX96-02563
Conference Title: Proceedings of 1996 World Conference on Mobile Communications
Conference Date: 2-6 Sept. 1996 **Conference Location:** Canberra, ACT, Australia
Language: English
Subfile: B C
Copyright 1996, IEE
Abstract: Smart cards will be a key technology for secure **electronic commerce** and **electronic payment** applications on the Internet. They offer the unique advantage of keeping cryptographic mechanisms securely in... ...for banking applications and their usage was restricted to dedicated terminals like public telephones and **ATMs**. With the introduction of the health insurance card in Germany the first multi-application **smart card** terminals for PCs appeared on the market. Since 1993, prices for PC **smart card** interfaces have dropped dramatically and made the card terminal a standard device for PC-hardware of card applications for PCs and networks has grown rapidly. Some time ago Deutsche Telekom **recognised** that information security will become a key issue for telecommunication companies. A security platform has been developed consisting of a number of security components like a **smart card**, a **smart card** terminal, a trusted third party for key management, a high speed PCMCIA encryption card, various authentication and encryption terminals and a security management system. The **smart card** plays a key role in Telekom's information security strategy. The card includes a public...

12/3,K/4 (Item 4 from file: 2) **Links**
INSPEC
(c) 2007 Institution of Electrical Engineers. All rights reserved.
04753226 **INSPEC Abstract Number:** C90071770
Title: A system of payment using 'coin purse cards'
Author Remery, P.
Author Affiliation: Div. Paiement Electronique Monetique, Service d'Etudes Communes des Postes et Telecommun., Caen, France
Conference Title: Smart Card 2000: The Future of IC Cards. Proceedings of the IFIP WG 11.6 International Conference p. 49-55
Editor(s): Chaum, D.; Schaumuller-Bichl, I.
Publisher: North-Holland , Amsterdam, Netherlands
Publication Date: 1989 **Country of Publication:** Netherlands xi+218 pp.
ISBN: 0 444 70545 7

Conference Sponsor: IFIP
Conference Date: 19-20 Oct. 1987 **Conference Location:** Laxenburg, Austria
Language: English
Subfile: C
Abstract: Electronic payment, which is used on a wide scale today, is **recognized** as an easy form of payment to obtain **cash** in dispensers (STM), or to pay for goods bought in a store using a bank payment terminal EFT **POS**. This type of **payment** consists in issuing an **order**, on an **electronic** medium, to one's bank to debit one's account on behalf of another account...

12/3,K/5 (Item 1 from file: 485) **Links**
Accounting & Tax DB
(c) 2007 ProQuest Info&Learning. All rights reserved.
**** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 ****
00752599 **Supplier Number:** 45703005
AmEX gets the blues, but smiles

Anonymous
Credit Card Management v12 n7 pp: 10-12 Oct 1999
ISSN: 0896-9329 **Journal Code:** CCM
Word Count: 718 **Line Count:** 65 Accounting & Tax DB_1971-2007/Apr W3
Text:

...s chip will be used for security in shopping on the Web.

Free Card Reader

AmEx is offering everyone who applies for the card before Jan. 31 a free **smart card reader** that attaches to personal computers for **online shopping** use. Cardholders will be **charged** 0% interest for six months, a go-to rate of 9.9%, and no annual fee. Blue represents the first connection between a **smart card** and a major general-purpose **credit card** in the U.S.

There's more. In November AmEx plans to launch an electronic...

12/3,K/6 (Item 2 from file: 485) **Links**
Accounting & Tax DB
(c) 2007 ProQuest Info&Learning. All rights reserved.
00371696
The Rise of National Debit Cards

Anonymous
Chain Store Age Executive v68 n9 pp: 19-34 Sep 1992
ISSN: 0193-1199 **Journal Code:** CSA Accounting & Tax DB_1971-2007/Apr W3

Abstract:

As retailers are looking for new ways to automate their front-end operations, **MasterCard** and **Visa** are undertaking a major push to market national debit cards - bank **ATM** cards embossed with a nationally-**recognized** point-of-sale logo. The benefits that retailers will receive from increased use of debit cards by consumers include guaranteed payment and lower transaction costs. **Visa** research has shown that consumers look to debit cards as a way to pay for goods and services that they would normally pay for with checks or **cash**, such as gasoline or groceries. Nationally-accepted debit cards would meet the needs for standardization of system requirements, performance standards and operating rules. **Visa** and **MasterCard** are offering both on-line and off-line systems. The off-line system does not have the on-the-spot deduction against checking **account** balances as the **on-line** system does. **Retailers** should offer consumers as many methods of payment as possible in order to increase sales...

...credit and debit cards more, one reason being the low interchange rate of 1% on **credit card** transactions offered by **Visa** and **MasterCard**.

12/3,K/7 (Item 1 from file: 583) **Links**
Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rights reserved.
09269303
La VPC mobile en test

FRANCE: BOUYGUES TELECOM'S E-COMMERCE SOLUTION
Industries et Techniques (XNB) Mar 2000 p.16
Language: FRENCH

Sagem has supplied its MC840C <GSM portable phone terminal> (including a **bank card reader** in order to ensure a securitised **payment**) to Bouygues Telecom's **electronic commerce** solution. The French mobile phone operator is testing a service with 500 private individuals, in...

12/3,K/8 (Item 2 from file: 583) **Links**
Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rights reserved.
09181255
Das Internet verbreitert seine Basis

TURKEY: VESTEL INTERNET PACKAGE WITH FREE PC
Nachrichten f.r Au.enhandel (NFA) 18 Oct 1999 p.2
Language: GERMAN

...includes a PC with 350 MHz processor, unlimited Internet access via Vestelnet and a smart **credit card** from Denizbank with **card reader** for secure **Internet shopping**. The customer **pays** a one-off fee of US$ 100 and, from the fourth month, a monthly fee...

12/3,K/9 (Item 3 from file: 583) **Links**
Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rights reserved.
09052741
Govt agencies top successful e-trade list

SINGAPORE: A LOOK AT C-ONE PAYMENT SYSTEM
Business Times (XBA) 01 Feb 1999 p.8
Language: ENGLISH

...where payment is made over the Internet using Nets CashCards, which are inserted in a **smart card reader** attached to a personal computer. Soft goods, which can be downloaded over the Net in bits of information and **paid** for with bits of **electronic cash**, are **selling** well via the C-ONE **payment** system. Nets, or Network For Electronic Transfers, is in talk with private firms on the... ...bureau services, using C-ONE for payment. But, C-ONE needs users to have a **smart card reader**, which is still not widely used in Singapore. Presently, about 30,000 **smart card readers** are being used by Singaporeans. To widen the use of Government Shopfront (an Internet store selling government products and services), the National Computer Board is looking into the use of **credit card** payments over the Internet, removing the need for **smart card readers**.

12/3,K/10 (Item 4 from file: 583) **Links**
Gale Group Globalbase(TM)
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09028566
TNC launches smartcard reader

SINGAPORE: NEW MERZ CR SMART CARD READER BY TNC
Computerworld (XCK) 22 Oct 1998 p.14
Language: ENGLISH

The new Merz CR **smart card reader** has been launched by The Networking Company (TNC) in Singapore, at a cost of S$ 59. The **reader** conducts Netrust Digital Certificate **reading**/accessing from a **smart card** to verify parties involved in an electronic dealing. In addition, it is a CashCard for Open Network E-commerce (C-One) compliant **cash card reader** for Internet **payment** and **e-commerce** module. Merz CR **smart card** comes with the following features: - user-friendly Windows software to view, sort and print **ATM/cash smart card** transactions - serial port (R232) for connecting **card reader**

12/3,K/11 (Item 5 from file: 583) **Links**
Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rights reserved.
06670476

E-commerce to hit the streets

SINGAPORE: XPRESS TO DEBUT MULTIMEDIA KIOSKS
Business Times (XBA) 12 Aug 1998 P.18
Language: ENGLISH

Singapore's Xpress Print will unveil about 12,000 interactive multimedia **kiosks**, the i-ONE **kiosks**, in August 1998, which will form the backbone of its i-ONE network. The firm intends to invest S$ 150 mn initially to set up the **kiosks** in places like tourist attractions, Housing and Development Board estates, shopping malls, food centres, government... ...network will ride on SingaporeONE and is both a service provider and content provider. The **kiosks** will be operational round the clock. The firm will release its i-ONE network in... ...take place. This will see addition on on-line bookings with payment, addition of a **smart card reader** and **cash** card **payment** services, and secure **e-commerce** transactions in near real-time. This will enable cinema chains to help their customers check seat availability, reserve their seats and pay for their movie tickets using the i-ONE **kiosks**. Stage III, which will start from June 1999 till December 1999, will see services like real-time information delivery. These **kiosks** should also provide video-conferencing facilities and a live-broadcast capability, hence transforming the manner ...

14/3,K/1 (Item 1 from file: 583) **Links**
Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rights reserved.
09730572
Pos Malaysia embarks on e-commerce project

Malaysia: Allocation for Internet portal by Pos
New Straits Times (XAS) 25 Mar 2002 Computimes p.1
Language: ENGLISH

...order will be offered via the Internet. The value-added services to be offered by **Pos** include online **bill payment**, electronic **mail**-to-fax and others. **Pos** offers national postal services.

```
Set      Items   Description
S1      253114   S DISPENSING()STATION? ? OR KIOSK? ? OR POINT(1W)SERVICE OR POS OR EPOS OR
ATM OR ATMS OR (AUTOMATED OR AUTOMATIC OR ELECTRONIC)()(TELLER? ? OR BANK??) OR (CASH OR
MONEY OR CURRENCY)(1N)(MACHINE? OR TERMINAL? ?) OR ACCESS()STATION? ? OR CARD()READER? ?
OR (STAND()ALONE OR FINANCIAL OR DISPEN??? OR MONEY OR CASH)(2N)TERMINAL? ?
S2       40268   S ((E OR ELECTRONIC OR ONLINE OR ON()LINE OR INTERNET OR
CYBER)(2N)(COMMERCE OR SHOP? OR RETAIL? OR SALES OR SELLING OR ORDER? ? OR ORDERING) OR
ECOMMERCE)(5N)(BILL??? OR ACCOUNT??? OR CHARG??? OR PAYMENT OR PAY? ? OR PAID OR COLLECT?
? OR COLLECTION? ? OR MAK???(2W)PAYMENT? ? OR PAY??? OR COMPENSAT??? OR RENUMERAT??? OR
REMIT OR REMITTANCE OR COLLECTION? ? OR REMUNERATION? ? OR RENUMERATION? ? )
S3     8479733   S SCAN? ? OR SCANNING OR IMAG??? OR READ??? OR VISUALSEEK OR RECOGNI? OR
PHOTOGRAPH??? OR OPTIC?? OR CAMERA? ? OR (PHOTOELECTRIC OR PHOTO()ELECTRIC)()CELL? ? OR
SENSE? OR SENS??? OR SENSOR OR INPUT? OR SWIP??? OR READ???
S4     9903964   S COPY??? OR COPIE? ? OR DUPLICAT??? OR REPRODUC? OR IMAGE? ? OR
REPLICAT??? OR SAME OR REDUNDAN?? OR MULTIPLE? ? OR IDENTICAL OR DOUBL??
S5     3694647   S CASH OR (PAPER OR FOLDING)()MONEY OR CURRENCY OR LEGAL()TENDER OR
BANK()NOTE OR DOLLAR()BILL OR LEGALTENDER OR BANKNOTE OR DOLLARBILL OR (CHARGE OR CREDIT
OR DEBIT OR BANK OR CHECK OR CHEQUE OR MASTER OR SMART)()CARD OR CHARGECARD? ? OR
CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR CHEQUECARD? ? OR VISA OR
MASTERCARD OR AMERICAN()EXPRESS OR AMEX
S6        1215   S S1(S)S2
S7         183   S S6(S)S3
S8          59   S S7(S)S4
S9          54   S S8(S)S5
S10         17   S S9 NOT PY>2001
S11         16   RD  (unique items)
S12          0   S (DISPENSING()STATION? ? OR KIOSK? ? OR POINT(1N)SERVICE OR POS OR
(STAND()ALONE OR FINANCIAL))(10N)((SCAN? ? OR SCANNING)(3N)(COPY??? OR COPIE? ? OR
DUPLICAT??? OR REPRODUC? OR REPLICAT???))(10N)(((E OR ELECTRONIC OR ONLINE OR ON()LINE OR
INTERNET OR CYBER)(2N)(COMMERCE OR PAYMENT) OR ECOMMERCE)(5N)(BILL??? OR ACCOUNT??? OR
PAYMENT OR PAY? ? OR PAID OR PAYMENT? ? OR REMIT OR REMITTANCE OR
RENDER???))(5N)((COLLECT? ? OR ACCEPT? OR PAY OR PAYS OR PAYING OR PAID)(3N)(CASH OR
CURRENCY OR LEGAL()TENDER OR (CHARGE OR CREDIT OR DEBIT OR BANK OR CHECK? ? OR CHEQUE? ?
OR MASTER)()CARD OR CHECK? ? OR CHEQUE? ?))
S13          0   S (POINT(2N)SERVICE OR POS OR STAND()ALONE)(5N)((MAIL? OR PAPER? ? OR
DOCUMENT? ?)(2N)(BILL??? OR ACCOUNT???))(5N)(PAYMENT OR PAY? ? OR PAID OR PAYMENT? ? OR
REMIT OR REMITTANCE)
 ; show files
```

[File 20] **Dialog Global Reporter** 1997-2007/Apr 25

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11/3,K/1 **Links**
Dialog Global Reporter
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13101497 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Setec: Setec introduces world's first EMV/PKI smart banking card enabling digital signature

M2 PRESSWIRE
October 02, 2000
Journal Code: WMPR **Language:** English **Record Type:** FULLTEXT
Word Count: 555
(USE FORMAT 7 OR 9 FOR FULLTEXT)

...in shops, in Internet or in mobile network. The digital TV will also have a **smart card reader** as a standard equipment",
says Mr Rouhiainen.
Smart cards with PKI based digital signature are...

11/3,K/2 **Links**
Dialog Global Reporter
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10533335 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
ActivCard Receives Second Order From Cyber-COMM(TM)

PR NEWSWIRE
April 12, 2000
Journal Code: WPRW **Language:** English **Record Type:** FULLTEXT
Word Count: 960
(USE FORMAT 7 OR 9 FOR FULLTEXT)

...smart card slot and enter their PIN (Personal Identification Number) on the keypad of the **reader**. The **reader** verifies that the PIN is valid and the payment is encrypted and processed over the Internet in the **same** way it has traditionally been processed over the private banking network. If the PIN is invalid, the **reader** does not authorize the payment transaction to take place. In either case, the PIN is not transmitted over the network; it is verified locally by the Activkat(TM) **reader**.
About ActivCard
ActivCard S.A., provides solutions for authentication and managing the digital identity of...

...portable device. Consumers can then confidently process the payment of their e-commerce transactions the **same** way they use any chip-based Point of Sale (**POS**) terminal with the **same** user friendliness of an **ATM**. The Liquid Cristal Display (LCD) of the ActivCard **reader** displays all the data that is digitally signed prior to being encrypted and sent to...

11/3,K/3 **Links**
Dialog Global Reporter
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09165958 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Applied Digital Solutions' Cleveland-Based Unit, STR, Inc. in Partnership With PaylinX Corporation, Offers Single Payment Solution to Retailers

BUSINESS WIRE
January 14, 2000
Journal Code: WBWE **Language:** English **Record Type:** FULLTEXT
Word Count: 807
(USE FORMAT 7 OR 9 FOR FULLTEXT)

...robust, enterprise-wide transaction processing platform that operates behind the scenes to authorize and settle **credit card** and other payment transactions in real-time through built-in connections with third-party processors...

...The fully scalable PaylinX payment solution enables organizations to accept and process payment transactions across **multiple** channels-Web storefronts, in-store point-of-sale systems, call centers, interactive voice response systems, and **kiosks**-all through a single, uniform payment architecture.
PaylinX may be reached at (314) 692-0929...

11/3,K/4 **Links**
Dialog Global Reporter
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09069048 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Jack McDonnell Appointed Chairman and Chief Executive Officer of PaylinX Corporation

PR NEWSWIRE
January 11, 2000
Journal Code: WPRW **Language:** English **Record Type:** FULLTEXT
Word Count: 879
(USE FORMAT 7 OR 9 FOR FULLTEXT)

...robust, enterprise-wide transaction processing platform that operates behind the scenes to authorize and settle **credit card** and other payment transactions in real-time through built-in connections with third-party processors...

...The fully scalable PaylinX payment solution enables organizations to accept and process payment transactions across **multiple** channels -- Web storefronts, call centers, interactive voice response (IVR) systems,

in-store point-of-sale systems and **kiosks** -- all through a single, uniform payment architecture. PaylinX is headquartered in St. Louis and may ...

11/3,K/5 **Links**
Dialog Global Reporter
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08635386 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
PaylinX Enters Europe, Canada and Australia/New Zealand; Move Continues International Expansion Following Earlier Successes in Latin America

BUSINESS WIRE
December 09, 1999
Journal Code: WBWE **Language:** English **Record Type:** FULLTEXT
Word Count: 499
(USE FORMAT 7 OR 9 FOR FULLTEXT)

...robust, enterprise-wide transaction processing platform that operates behind the scenes to authorize and settle **credit card** and other payment transactions in real-time through built-in connections with third-party processors...

...The fully scalable PaylinX payment solution enables organizations to accept and process payment transactions across **multiple** channels -- Web storefronts, in-store point-of-sale systems, call centers, interactive voice response systems, and **kiosks** -- all through a single, uniform payment architecture. PaylinX is headquartered in St. Louis and may...

11/3,K/6 **Links**
Dialog Global Reporter
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08635373 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
PaylinX Appoints Vice President of Alliances; Demonstrates New Commitment to Developing Partnerships

BUSINESS WIRE
December 09, 1999
Journal Code: WBWE **Language:** English **Record Type:** FULLTEXT
Word Count: 437
(USE FORMAT 7 OR 9 FOR FULLTEXT)

...robust, enterprise-wide transaction processing platform that operates behind the scenes to authorize and settle **credit card** and other payment transactions in real-time through built-in connections with third-party processors...

...The fully scalable PaylinX payment solution enables organizations to

accept and process payment transactions across **multiple** channels -- Web storefronts, in-store point-of-sale systems, call centers, interactive voice response systems, and **kiosks** -- all through a single, uniform payment architecture. PaylinX is headquartered in St. Louis and may...

11/3,K/7 **Links**
Dialog Global Reporter
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08388865 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Ericsson, Visa develop mobile Net payment systems

NATION (THAILAND)
November 25, 1999
Journal Code: WTNN **Language:** English **Record Type:** FULLTEXT
Word Count: 940
(USE FORMAT 7 OR 9 FOR FULLTEXT)

...wireless wallet, which can serve as a conventional wallet for bills and coins, contains multiple **smart card readers**. A **smart card** inserted into the wallet can communicate with a Bluetooth-enabled mobile terminal. Using the **smart card** in the wallet, a caller can **pay** for his **Internet shopping** over the mobile phone. Bluetooth is a short-range radio frequency protocol that allows devices...

11/3,K/8 **Links**
Dialog Global Reporter
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08314794 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Ericsson & Visa To Promote Mobile E-Commerce

NEWSBYTES
November 19, 1999
Journal Code: FNEW **Language:** English **Record Type:** FULLTEXT
Word Count: 203

...wireless wallet, which can serve as a conventional wallet for bills and coins, contains multiple **smart card readers**.

11/3,K/9 **Links**
Dialog Global Reporter
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08300223 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

VISA: Visa and Ericsson announce strategic partnership to promote mobile e-commerce

M2 PRESSWIRE
November 18, 1999
Journal Code: WMPR **Language:** English **Record Type:** FULLTEXT
Word Count: 1005

...wireless wallet, which can serve as a conventional wallet for bills and coins, contains multiple **smart card readers**. A **smart card** inserted into the wallet can communicate with a Bluetooth enabled mobile terminal. The mobile phone can be used for Internet shopping using the **smart card** in the wallet for payment. Bluetooth is a short range radio frequency protocol that allows...

11/3,K/10 **Links**
Dialog Global Reporter
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08280134 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
ERICSSON: Ericsson and Visa announce strategic partnership to promote mobile e-commerce

M2 PRESSWIRE
November 17, 1999
Journal Code: WMPR **Language:** English **Record Type:** FULLTEXT
Word Count: 1032
(USE FORMAT 7 OR 9 FOR FULLTEXT)

...wireless wallet, which can serve as a conventional wallet for bills and coins, contains multiple **smart card readers**. A **smart card** inserted into the wallet can communicate with a Bluetooth enabled mobile terminal. The mobile phone can be used for Internet shopping using the **smart card** in the wallet for payment. Bluetooth is a short-range radio frequency protocol that allows...

11/3,K/11 **Links**
Dialog Global Reporter
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08276503 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Visa and Ericsson Announce Strategic Partnership to Promote Mobile E-Commerce

BUSINESS WIRE
November 17, 1999
Journal Code: WBWE **Language:** English **Record Type:** FULLTEXT
Word Count: 1163

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...wireless wallet, which can serve as a conventional wallet for bills and coins, contains multiple **smart card readers**. A **smart card** inserted into the wallet can communicate with a Bluetooth enabled mobile terminal. The mobile phone can be used for Internet shopping using the **smart card** in the wallet for payment. Bluetooth is a short range radio frequency protocol that allows...

11/3,K/12 **Links**
Dialog Global Reporter
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08274466 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Ericsson and VISA Announce Strategic Partnership to Promote Mobile E-commerce

BUSINESS WIRE
November 17, 1999
Journal Code: WBWE **Language:** English **Record Type:** FULLTEXT
Word Count: 1000
(USE FORMAT 7 OR 9 FOR FULLTEXT)

...wireless wallet, which can serve as a conventional wallet for bills and coins, contains multiple **smart card readers**. A **smart card** inserted into the wallet can communicate with a Bluetooth enabled mobile terminal. The mobile phone can be used for Internet shopping using the **smart card** in the wallet for payment. Bluetooth is a short-range radio frequency protocol that allows...

11/3,K/13 **Links**
Dialog Global Reporter
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08056882 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
eConnect Announces New E-commerce Business Model With Successful Installation of its Linux-based Internet Transaction Server

BUSINESS WIRE
November 03, 1999
Journal Code: WBWE **Language:** English **Record Type:** FULLTEXT
Word Count: 523
(USE FORMAT 7 OR 9 FOR FULLTEXT)

...to Internet commerce. This can mean instant payment of a mortgage or tax bill by **Same**-as-**Cash**, not virtual money, and we feel that it addresses the Internet commerce needs spoken about...

11/3,K/14 **Links**
Dialog Global Reporter
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04799726
PR Newswire California Summary, Monday, March 29 up -3-

PR NEWSWIRE
March 29, 1999
Journal Code: WPRW **Language:** English **Record Type:** FULLTEXT
Word Count: 1341

...Savant-Sybase (BETHESDA) Savant and Sybase Partner to Enhance Management of Mission-Critical Applications on **Multiple** Servers SFM085B 03/29/1999 15:39 r v bc-CA-VA-Sun-AOL-ecomm...

...Fenway International Inc./ In va004 sent at 20:11e March 26, 1999 errors occurred. Corrected **copy** LAM001G 03/29/1999 16:24 r f bc-CA-Solutions-Media /C O R...

11/3,K/15 **Links**
Dialog Global Reporter
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02875292
Digital Courier Technologies Inc. Acquisition Completed; Company Will Now Formally Operate as Digital Courier Technologies Inc.

BUSINESS WIRE
September 21, 1998
Journal Code: WBWE **Language:** English **Record Type:** FULLTEXT
Word Count: 460

...to the content of the site at a virtual bookstore. NetClearing has encapsulated the entire **credit card** payment processing cycle in software, and offers a suite of online merchant services to Internet...

...service replaces traditional third party payment processors with streamlined authorization, capture, settlement, and reconciliation of **credit card** transaction securely and reliably in real time. CONTACT: Digital Courier Technologies Inc. Mitch Edwards, 435...

11/3,K/16 **Links**
Dialog Global Reporter
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01326501 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
National Independent ATM Services Association joins Electronic Funds Transfer Association; new group to be known as the Independent ATM Owners Council of EFTA

BUSINESS WIRE
April 06, 1998 9:6
Journal Code: WBWE **Language:** English **Record Type:** FULLTEXT
Word Count: 416

...its third decade, EFTA is the nation's leading inter-industry trade association serving the **electronic** payments and **commerce** industry. Its members include Electronic **Payment** Systems, Inc., Deluxe Payment Systems, Diebold, VeriFone, Comerica, EDS, BISYS, CyberCash, Transaction Network Services Inc., and virtually all shared **ATM** networks.

CONTACT: Electronic Funds Transfer Association

Set Items Description
S1 193176 S DISPENSING()STATION? ? OR KIOSK? ? OR POINT(1W)SERVICE OR POS OR EPOS OR ATM OR ATMS OR (AUTOMATED OR AUTOMATIC OR ELECTRONIC)()(TELLER? ? OR BANK??) OR (CASH OR MONEY OR CURRENCY)(1N)(MACHINE? OR TERMINAL? ?) OR ACCESS()STATION? ? OR CARD()READER? ? OR (STAND()ALONE OR FINANCIAL OR DISPEN??? OR MONEY OR CASH)(2N)TERMINAL? ?
S2 29310 S ((E OR ELECTRONIC OR ONLINE OR ON()LINE OR INTERNET OR CYBER)(2N)(COMMERCE OR SHOP? OR RETAIL? OR SALES OR SELLING OR ORDER? ? OR ORDERING) OR ECOMMERCE)(5N)(BILL??? OR ACCOUNT??? OR CHARG??? OR PAYMENT OR PAY? ? OR PAID OR COLLECT? ? OR COLLECTION? ? OR MAK???(2W)PAYMENT? ? OR PAY??? OR COMPENSAT??? OR RENUMERAT??? OR REMIT OR REMITTANCE OR COLLECTION? ? OR REMUNERATION? ? OR RENUMERATION? ?)
S3 3689042 S SCAN? ? OR SCANNING OR IMAG??? OR READ??? OR VISUALSEEK OR RECOGNI? OR PHOTOGRAPH??? OR OPTIC?? OR CAMERA? ? OR (PHOTOELECTRIC OR PHOTO()ELECTRIC)()CELL? ? OR SENSE? OR SENS??? OR SENSOR OR INPUT? OR SWIP??? OR READ???
S4 3763980 S COPY??? OR COPIE? ? OR DUPLICAT??? OR REPRODUC? OR IMAGE? ? OR REPLICAT??? OR SAME OR REDUNDAN?? OR MULTIPLE? ? OR IDENTICAL OR DOUBL??
S5 1879882 S CASH OR (PAPER OR FOLDING)()MONEY OR CURRENCY OR LEGAL()TENDER OR BANK()NOTE OR DOLLAR()BILL OR LEGALTENDER OR BANKNOTE OR DOLLARBILL OR (CHARGE OR CREDIT OR DEBIT OR BANK OR CHECK OR CHEQUE OR MASTER OR SMART)()CARD OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR CHEQUECARD? ? OR VISA OR MASTERCARD OR AMERICAN()EXPRESS OR AMEX
S6 940 S S1(S)S2
S7 125 S S6(S)S3
S8 27 S S7(S)S4
S9 20 S S8(S)S5
S10 14 S S9 NOT PY>2001
S11 13 RD (unique items)
S12 237 S S6(10N)S5
S13 2 S S12(10N)(S3(10N)S4)
S14 0 S S13 NOT S11
S15 0 S (DISPENSING()STATION? ? OR KIOSK? ? OR POINT(1N)SERVICE OR POS OR (STAND()ALONE OR FINANCIAL))(10N)((SCAN? ? OR SCANNING)(3N)(COPY??? OR COPIE? ? OR DUPLICAT??? OR REPRODUC? OR REPLICAT???))(10N)(((E OR ELECTRONIC OR ONLINE OR ON()LINE OR INTERNET OR CYBER)(2N)(COMMERCE OR PAYMENT) OR ECOMMERCE)(5N)(BILL??? OR ACCOUNT??? OR PAYMENT OR PAY? ? OR PAID OR PAYMENT? ? OR REMIT OR REMITTANCE OR RENDER???))(5N)((COLLECT? ? OR ACCEPT? OR PAY OR PAYS OR PAYING OR PAID)(3N)(CASH OR CURRENCY OR LEGAL()TENDER OR (CHARGE OR CREDIT OR DEBIT OR BANK OR CHECK? ? OR CHEQUE? ? OR MASTER)()CARD OR CHECK? ? OR CHEQUE? ?))
S16 1 S (POINT(2N)SERVICE OR POS OR STAND()ALONE)(5N)((MAIL? OR PAPER? ? OR DOCUMENT? ?)(2N)(BILL??? OR ACCOUNT???))(5N)(PAYMENT OR PAY? ? OR PAID OR PAYMENT? ? OR REMIT OR REMITTANCE)
S17 0 S S16 NOT PY>2001
; show files

[File 15] **ABI/Inform(R)** 1971-2007/Apr 26
(c) 2007 ProQuest Info&Learning. All rights reserved.

[File 610] **Business Wire** 1999-2007/Apr 26
(c) 2007 Business Wire. All rights reserved.
**File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.*

[File 810] **Business Wire** 1986-1999/Feb 28
(c) 1999 Business Wire . All rights reserved.

[File 476] **Financial Times Fulltext** 1982-2007/Apr 26
(c) 2007 Financial Times Ltd. All rights reserved.

[File 613] **PR Newswire** 1999-2007/Apr 26
(c) 2007 PR Newswire Association Inc. All rights reserved.
**File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.*

[File 813] **PR Newswire** 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc. All rights reserved.

[File 634] **San Jose Mercury** Jun 1985-2007/Apr 22
(c) 2007 San Jose Mercury News. All rights reserved.

[File 624] **McGraw-Hill Publications** 1985-2007/Apr 25
(c) 2007 McGraw-Hill Co. Inc. All rights reserved.
**File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more*

11/3,K/1 (Item 1 from file: 610) **Links**
Business Wire
(c) 2007 Business Wire. All rights reserved.
00388866 20001019293B5913 **(USE FORMAT 7 FOR FULLTEXT)**
Global TeleMedia International, Inc. - Bentleytel Smart-e-Card And Smart-e-Cash Machines To Be Featured At The Discovery Expo In New York On October 23rd-The Smart-e-Card and Smart-e-Cash Machines Will be Showcased at The...

Business Wire
Thursday , October 19, 2000 06:01 EDT
Journal Code: BW **Language:** ENGLISH **Record Type:** FULLTEXT **Document Type:** NEWSWIRE
Word Count: 717

...competitors to duplicate, and this will keep GTMI ahead of the competition.
The Smart-e-**Cash**(TM) **machines** which will dispense the Smart-e-Card(TM) will be
the first of its kind. **Imagine** being able to approach a machine and by
inserting **cash** or personal check obtain a Smart-e-Card, then by **swiping** your
Smart-e-Card(TM), **cash** a personal check, e-transfer funds world-wide, withdraw
funds, purchase money orders, pay bills...

...hours a day 7 days a week. The Smart-e-Card(TM) and Smart-e-**Cash**(TM) **machines**
bring **e-commerce** and **electronic bill paying** ability to almost 41 million
non-banked or credit challenged Americans. Marketing has only been...
...for
a few weeks and reactions to the Smart-e-Card(TM) and Smart-e-**Cash**(TM)
machines combination from small business and convenience stores has been
phenomenal.
The machine and card combination...

...exploring networking regional banks in the USA, Australia and the Philippines
through the Smart-e-**Cash**(TM) **machines**. GTMI's foundation is now built on solid
infrastructure, networks and products that have long...

11/3,K/2 (Item 2 from file: 610) **Links**
Business Wire
(c) 2007 Business Wire. All rights reserved.

00350072 20000824237B5513 **(USE FORMAT 7 FOR FULLTEXT)**
Hypercom Introduces Handheld Wireless Card Payment Terminal with Internet Access

Business Wire
Thursday , August 24, 2000 08:20 EDT
Journal Code: BW **Language:** ENGLISH **Record Type:** FULLTEXT **Document Type:** NEWSWIRE
Word Count: 719

...e-mail, on-screen advertising,
interactive electronic coupons, electronic receipt capture (ERC), access to
DDA **account** information, merchant **e-commerce** function,
and **cash** management
reporting through a standard browser - in addition to traditional and
smart
card payment functions. The integrated web browser also supports
easy
application downloading and expanded networking functionality for merchants
looking to access and/or process data from **multiple** locations from a
single
office.
"Demands on the average consumer's time have never been...

...technology to maintain their competitive
edge."
With a near-palm-size footprint, the powerful ePic (**ePOS**
-infocommerce(TM)) ICE
4000 appliance can be worn or carried by service providers, or it can be
wall-powered for stationary use. It packs the **same** full
functionality and
revenue-generating features of Hypercom's popular ePic ICE family of
Internet...

...use touch-screen pen entry
capability, graphics thermal printer, automatic paper cutter, magnetic
stripe
and **smart card reader** and built-in lithium ion
battery.

The ePic ICE 4000 offers a choice of communications...

11/3,K/3 (Item 3 from file: 610) **Links**
Business Wire
(c) 2007 Business Wire. All rights reserved.
00172413 20000114014B1404 **(USE FORMAT 7 FOR FULLTEXT)**
Applied Digital Solutions' Cleveland-Based Unit, STR, Inc. in Partnership With PaylinX Corporation, Offers Single Payment Solution to Retailers

Business Wire
Friday , January 14, 2000 16:01 EST
Journal Code: BW **Language:** ENGLISH **Record Type:** FULLTEXT **Document Type:** NEWSWIRE
Word Count: 752

...and maintaining home-grown or single task payment applications."

About PaylinX PaylinX Corporation is a **recognized** leader in **e-commerce** **payment** solutions. The PaylinX **payment** server is a robust, enterprise-wide transaction processing platform that operates behind the scenes to authorize and settle **credit card** and other payment transactions in real-time through built-in connections with third-party processors...

...The fully scalable PaylinX payment solution enables organizations to accept and process payment transactions across **multiple** channels-Web storefronts, in-store point-of-sale systems, call centers, interactive voice response systems, and **kiosks**-all through a single, uniform payment architecture.

PaylinX may be reached at (314) 692-0929...

11/3,K/4 (Item 4 from file: 610) **Links**
Business Wire
(c) 2007 Business Wire. All rights reserved.
00153977 19991209343B0098 **(USE FORMAT 7 FOR FULLTEXT)**
PaylinX Enters Europe, Canada and Australia/New Zealand; Move Continues International Expansion Following Earlier Successes in Latin America

Business Wire
Thursday , December 9, 1999 09:16 EDT
Journal Code: BW **Language:** ENGLISH **Record Type:** FULLTEXT **Document Type:** NEWSWIRE
Word Count: 498

...customers as we expand into markets exploding with opportunity."

About PaylinX

PaylinX Corporation is a **recognized** leader in **e-commerce payment**

solutions. The PaylinX **payment** server is a robust, enterprise-wide transaction processing platform that operates behind the scenes to authorize and settle **credit card** and other payment transactions in real-time through built-in connections with third-party processors...

...The fully scalable PaylinX payment solution enables organizations to accept and process payment transactions across **multiple** channels -- Web storefronts, in-store point-of-sale systems, call centers, interactive voice response systems, and **kiosks** -- all through a single, uniform payment architecture. PaylinX is headquartered in St. Louis and may...

11/3,K/5 (Item 5 from file: 610) **Links**
Business Wire
(c) 2007 Business Wire. All rights reserved.
00153946 19991209343B0092 **(USE FORMAT 7 FOR FULLTEXT)**
PaylinX Appoints Vice President of Alliances; Demonstrates New Commitment to Developing Partnerships

Business Wire
Thursday , December 9, 1999 09:15 EDT
Journal Code: BW **Language:** ENGLISH **Record Type:** FULLTEXT **Document Type:** NEWSWIRE
Word Count: 428

...advanced management program. He is based in Minneapolis, Minn.

About PaylinX

PaylinX Corporation is a **recognized** leader in **e-commerce payment** solutions. The PaylinX **payment** server is a robust, enterprise-wide transaction processing platform that operates behind the scenes to authorize and settle **credit card** and other payment transactions in real-time through built-in connections with third-party processors...

...The fully scalable PaylinX payment solution enables organizations to accept and process payment transactions across **multiple** channels -- Web storefronts, in-store point-of-sale systems, call centers, interactive voice response systems, and **kiosks** -- all through a single, uniform payment architecture. PaylinX is headquartered in St. Louis and may...

11/3,K/6 (Item 6 from file: 610) **Links**
Business Wire

(c) 2007 Business Wire. All rights reserved.
00141767 19991117321B0285 **(USE FORMAT 7 FOR FULLTEXT)**
Visa and Ericsson Announce Strategic Partnership to Promote Mobile E-Commerce

Business Wire
Wednesday , November 17, 1999 13:05 EST
Journal Code: BW **Language:** ENGLISH **Record Type:** FULLTEXT **Document Type:** NEWSWIRE
Word Count: 1,049

...wireless wallet, which can serve as a conventional wallet for bills and coins, contains multiple **smart card readers**. A **smart card** inserted into the wallet can communicate with a Bluetooth enabled mobile terminal. The mobile phone can be used for Internet shopping using the **smart card** in the wallet for payment. Bluetooth is a short range radio frequency protocol that allows...

11/3,K/7 (Item 7 from file: 610) **Links**
Business Wire
(c) 2007 Business Wire. All rights reserved.
00141667 19991117321B0230 **(USE FORMAT 7 FOR FULLTEXT)**
Ericsson and VISA Announce Strategic Partnership to Promote Mobile E-commerce

Business Wire
Wednesday , November 17, 1999 11:07 EST
Journal Code: BW **Language:** ENGLISH **Record Type:** FULLTEXT **Document Type:** NEWSWIRE
Word Count: 1,002

...wireless wallet, which can serve as a conventional wallet for bills and coins, contains multiple **smart card readers**. A **smart card** inserted into the wallet can communicate with a Bluetooth enabled mobile terminal. The mobile phone can be used for Internet shopping using the **smart card** in the wallet for payment. Bluetooth is a short-range radio frequency protocol that allows...

11/3,K/8 (Item 8 from file: 610) **Links**
Business Wire
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00131826 19991103307B0088 **(USE FORMAT 7 FOR FULLTEXT)**

eConnect Announces New E-commerce Business Model With Successful Installation of its Linux-based Internet Transaction Server

Business Wire
Wednesday , November 3, 1999 08:20 EST
Journal Code: BW **Language:** ENGLISH **Record Type:** FULLTEXT **Document Type:** NEWSWIRE
Word Count: 429

...present
everyday usage of swiping an ATM card and entering a PIN or swiping a **credit card** that consumers effect every day at grocery stores and gas
stations and move the card **swipe** technology to **Internet commerce**. This
can mean instant **payment** of a mortgage or tax bill by **Same -as-Cash**, not
virtual money, and we feel that it addresses the Internet commerce needs spoken about...

11/3,K/9 (Item 1 from file: 613) **Links**
PR Newswire
(c) 2007 PR Newswire Association Inc. All rights reserved.
00689171 20011212HSW005 **(USE FORMAT 7 FOR FULLTEXT)**
Freestar Technologies Receives First Shipment of ePayPads

PR Newswire
Wednesday , December 12, 2001 08:32 EST
Journal Code: PR **Language:** ENGLISH **Record Type:** FULLTEXT **Document Type:** NEWSWIRE
Word Count: 657

Text:

...that it
has taken delivery of the first shipment of 2,000 presold ePayPad card-**swipe**
units to implement its PaySafeNow system. Freestar's PaySafeNow system allows
consumers to execute PIN-secured **ATM** and **debit card** transactions over the
Internet.
Paul Egan, CEO of Freestar Technologies, said, "This is an important...

...2,000 units."
Using PaySafeNow, Freestar's customers will now have the ability to use **ATM** and debit cards to execute **cash** transactions for
online shopping and **bill**

payments, in the **same** way as traditional credit cards. The Company will receive revenue from sales of hardware as well as transaction fees.

The PaySafeNow solution bundles Freestar's ETSS software with a secure **card reader** that connects the consumer's PC to the financial institution holding the consumer's banked funds. The **reader** is compatible with both magnetic-stripe and **smart-card** technologies, and utilizes a secure numeric keypad to enter PINs and passwords. This system creates two-factor authentication, which is required for **ATM**/debit transactions.

The Pay SafeNow System with ETSS is endorsed and certified by Banco Nacional...

11/3,K/10 (Item 2 from file: 613) **Links**
PR Newswire
(c) 2007 PR Newswire Association Inc. All rights reserved.
00310761 20000412SFW069 **(USE FORMAT 7 FOR FULLTEXT)**
Activcard Receives Second Order from Cyber-Comm(TM)

PR Newswire
Wednesday , April 12, 2000 07:58 EDT
Journal Code: PR **Language:** ENGLISH **Record Type:** FULLTEXT **Document Type:** NEWSWIRE
Word Count: 983

With their Activkat(TM) **reader** from Cyber-COMM, French banking card holders will not have to change their **ATM** consuming habits. When asked to **pay**, **Internet shoppers** only have to insert their current banking card into the Activkat(TM) **smart card** slot and enter their PIN (Personal Identification Number) on the keypad of the **reader**. The **reader** verifies that the PIN is valid and the payment is encrypted and processed over the Internet in the **same** way it has traditionally been processed over the private banking network. If the PIN is invalid, the **reader** does not authorize the payment transaction to take place. In either case, the PIN is not transmitted over the network; it is verified locally by the Activkat(TM) **reader**.

About ActivCard
ActivCard S.A., provides solutions for authentication and managing the

digital identity of...

...easily secure payment transactions,
Cyber-COMM users simply insert their existing banking card into the
smart card
reader's slot and enter their PIN onto the PIN pad of the portable
device.
Consumers can then confidently process the **payment** of their **e**
-commerce
transactions the **same** way they use any chip-based Point of Sale (
POS) terminal
with the **same** user friendliness of an **ATM**. The Liquid Cristal
Display (LCD) of
the ActivCard **reader** displays all the data that is digitally signed
prior to
being encrypted and sent to...

11/3,K/11 (Item 3 from file: 613) **Links**
PR Newswire
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00243807 20000110CGMOO1B **(USE FORMAT 7 FOR FULLTEXT)**
Jack Mcdonnell Appointed Chairman And Chief Executive Officer of Paylinx Corporation

PR Newswire
Monday , January 10, 2000 06:30 EST
Journal Code: PR **Language:** ENGLISH **Record Type:** FULLTEXT **Document Type:** NEWSWIRE
Word Count: 857

...flexible payment solution with
a high return on investment.

About PaylinX
PaylinX Corporation is a **recognized** leader in **e-**
commerce payment
solutions. The PaylinX **payment** server is a robust, enterprise-wide
transaction processing platform that operates behind the scenes to
authorize
and settle **credit card** and other payment transactions in
real-time through
built-in connections with third-party processors...

...The fully scalable PaylinX payment solution
enables organizations to accept and process payment transactions across
multiple channels -- Web storefronts, call centers, interactive
voice response
(IVR) systems, in-store point-of-sale systems and **kiosks** -- all
through a

single, uniform payment architecture. PaylinX is headquartered in St. Louis
and may...

11/3,K/12 (Item 1 from file: 813) **Links**
PR Newswire
(c) 1999 PR Newswire Association Inc. All rights reserved.
1215442 LATH060C
Betting Inc. to Participate in Multimillion Dollar Venture Between Smoky Mountain Technologies Inc., a UNICOMP Subsidiary and ET&T

Date: January 22, 1998 12:46 EST **Word Count:** 287

...have had substantial interest from parties who presently receive legal home off track betting by **credit card**, and would like to replace that with **same** as **cash**, ATM cards with PIN transactions through the Pay Master calling out by modem not voice, over a regular phone line. This is real money, the **same** as **cash** for the gaming service companies, and they can realize additional significant savings by processing **electronic orders** rather than voice calls."

The **Pay** Master terminal includes a card reader for both mag strip and **smart card**, alpha numeric keypad, alpha numeric display and printer. It is designed for self-service electronic...

11/3,K/13 (Item 2 from file: 813) **Links**
PR Newswire
(c) 1999 PR Newswire Association Inc. All rights reserved.
1215394 LATH060B
C O R R E C T I O N -- Betting Inc.

Date: January 22, 1998 11:58 EST **Word Count:** 287

...have had substantial interest from parties who presently receive legal home off track betting by **credit card**, and would like to replace that with **same** as **cash**, ATM cards with PIN transactions through the Pay Master calling out by modem not voice, over a regular phone line. This is real money, the **same** as **cash** for the gaming service companies, and they can realize additional significant

savings by processing **electronic orders** rather than voice calls."

The **Pay** Master terminal includes a card reader for both mag strip and small card, alpha numeric...

Set Items Description
S1 624552 S DISPENSING()STATION? ? OR KIOSK? ? OR POINT(1W)SERVICE OR POS OR EPOS OR ATM OR ATMS OR (AUTOMATED OR AUTOMATIC OR ELECTRONIC)()(TELLER? ? OR BANK??) OR (CASH OR MONEY OR CURRENCY)(1N)(MACHINE? OR TERMINAL? ?) OR ACCESS()STATION? ? OR CARD()READER? ? OR (STAND()ALONE OR FINANCIAL OR DISPEN??? OR MONEY OR CASH)(2N)TERMINAL? ?
S2 90637 S ((E OR ELECTRONIC OR ONLINE OR ON()LINE OR INTERNET OR CYBER)(2N)(COMMERCE OR SHOP? OR RETAIL? OR SALES OR SELLING OR ORDER? ? OR ORDERING) OR ECOMMERCE)(5N)(BILL??? OR ACCOUNT??? OR CHARG??? OR PAYMENT OR PAY? ? OR PAID OR COLLECT? ? OR COLLECTION? ? OR MAK???(2W)PAYMENT? ? OR PAY??? OR COMPENSAT??? OR RENUMERAT??? OR REMIT OR REMITTANCE OR COLLECTION? ? OR REMUNERATION? ? OR RENUMERATION? ?)
S3 9409985 S SCAN? ? OR SCANNING OR IMAG??? OR READ??? OR VISUALSEEK OR RECOGNI? OR PHOTOGRAPH??? OR OPTIC?? OR CAMERA? ? OR (PHOTOELECTRIC OR PHOTO()ELECTRIC)()CELL? ? OR SENSE? OR SENS??? OR SENSOR OR INPUT? OR SWIP??? OR READ???
S4 10040620 S COPY??? OR COPIE? ? OR DUPLICAT??? OR REPRODUC? OR IMAGE? ? OR REPLICAT??? OR SAME OR REDUNDAN?? OR MULTIPLE? ? OR IDENTICAL OR DOUBL??
S5 4316190 S CASH OR (PAPER OR FOLDING)()MONEY OR CURRENCY OR LEGAL()TENDER OR BANK()NOTE OR DOLLAR()BILL OR LEGALTENDER OR BANKNOTE OR DOLLARBILL OR (CHARGE OR CREDIT OR DEBIT OR BANK OR CHECK OR CHEQUE OR MASTER OR SMART)()CARD OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR CHEQUECARD? ? OR VISA OR MASTERCARD OR AMERICAN()EXPRESS OR AMEX
S6 2763 S S1(S)S2
S7 368 S S6(S)S3
S8 74 S S7(S)S4
S9 60 S S8(S)S5
S10 50 S S9 NOT PY>2001
S11 24 RD (unique items)
S12 648 S S6(10N)S5
S13 18 S S12(10N)(S3(10N)S4)
S14 11 S S13 NOT S11
S15 8 S S14 NOT PY>2001
S16 5 RD (unique items)
S17 0 S (DISPENSING()STATION? ? OR KIOSK? ? OR POINT(1N)SERVICE OR POS OR (STAND()ALONE OR FINANCIAL))(10N)((SCAN? ? OR SCANNING)(3N)(COPY??? OR COPIE? ? OR DUPLICAT??? OR REPRODUC? OR REPLICAT???))(10N)(((E OR ELECTRONIC OR ONLINE OR ON()LINE OR INTERNET OR CYBER)(2N)(COMMERCE OR PAYMENT) OR ECOMMERCE)(5N)(BILL??? OR ACCOUNT??? OR PAYMENT OR PAY? ? OR PAID OR PAYMENT? ? OR REMIT OR REMITTANCE OR RENDER???))(5N)((COLLECT? ? OR ACCEPT? OR PAY OR PAYS OR PAYING OR PAID)(3N)(CASH OR CURRENCY OR LEGAL()TENDER OR (CHARGE OR CREDIT OR DEBIT OR BANK OR CHECK? ? OR CHEQUE? ? OR MASTER)()CARD OR CHECK? ? OR CHEQUE? ?))
S18 2 S (POINT(2N)SERVICE OR POS OR STAND()ALONE)(5N)((MAIL? OR PAPER? ? OR DOCUMENT? ?)(2N)(BILL??? OR ACCOUNT???))(5N)(PAYMENT OR PAY? ? OR PAID OR PAYMENT? ? OR REMIT OR REMITTANCE)
S19 7 S S18 NOT S11 OR S16
S20 6 S S19 NOT PY>2001
S21 6 RD (unique items)
; show files

[File 9] **Business & Industry(R)** Jul/1994-2007/Apr 25
(c) 2007 The Gale Group. All rights reserved.

[File 275] **Gale Group Computer DB(TM)** 1983-2007/Apr 24
(c) 2007 The Gale Group. All rights reserved.

[File 621] **Gale Group New Prod.Annou.(R)** 1985-2007/Apr 24
(c) 2007 The Gale Group. All rights reserved.

[File 636] **Gale Group Newsletter DB(TM)** 1987-2007/Apr 24

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[File 16] **Gale Group PROMT(R)** 1990-2007/Apr 25
(c) 2007 The Gale Group. All rights reserved.

[File 160] **Gale Group PROMT(R)** 1972-1989
(c) 1999 The Gale Group. All rights reserved.

[File 148] **Gale Group Trade & Industry DB** 1976-2007/Apr 25
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t s11/3,k/all

11/3,K/1 (Item 1 from file: 9) **Links**
Business & Industry(R)
(c) 2007 The Gale Group. All rights reserved.
02015418 Supplier Number: 25505976 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
Ericsson, Visa to address wireless e-commerce market
(LM Ericsson and Visa International to develop secure wireless e-commerce solutions)

RCR Radio Communications Report , v 18 , n 47 , p 7
November 22, 1999
Document Type: Journal **ISSN:** 0744-0618 (United States)
Language: English **Record Type:** Fulltext
Word Count: 179 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

TEXT:

One area Ericsson and **Visa** will develop is a **payment** solution for mobile **e-commerce** using Ericsson's Bluetooth-enabled wireless wallet. The wireless wallet, which can serve as a conventional wallet for bills and coins, contains **multiple smart card readers**. A **smart card** inserted into the wallet can communicate with a Bluetooth-enabled mobile terminal, and consumers can use their mobile phones for Internet shopping using the **smart card** in the wallet for payment. Bluetooth is a short-range radio frequency protocol that allows...

11/3,K/2 (Item 2 from file: 9) **Links**
Business & Industry(R)
(c) 2007 The Gale Group. All rights reserved.
01998507 Supplier Number: 25504359
Isn't There More to Life Than Plastic?
(Capital One Financial Corp to begin offering range of online financial products by mid-2000, including ATM cards, bill payment, and checking accounts)

Business Week , p 173+
November 22, 1999
Document Type: Journal **ISSN:** 0007-7135 (United States)
Language: English **Record Type:** Abstract

ABSTRACT:

Capital One Financial Corp (Falls Church, VA) aims to branch out from **credit card** services to include offering loans, phone service, insurance, and other products over the Internet. Rollouts include

checking accounts, **ATM** cards, **bill payment**, and an **e-commerce shopping** site by mid-2000. The company will launch print, TV, and Internet ads in 2000...

...in the UK to promote the company's brand name and separate its association from **Visa** and **MasterCard**. Capital One, which now ranks as the second-largest issuers of credit cards over the...

...full range of online financial services as well as the company's limited brand name **recognition**. For its **credit card** business, Capital One uses extensive data mining to determine customer responsiveness to different promotions and strategies. The company offers 7,000 different **MasterCard** and **Visa** products, including the ability for customers to place photo **images** on cards. Capital One had $275.2 mil in earnings and $2.8 bil in...

11/3,K/3 (Item 3 from file: 9) **Links**

Business & Industry(R)
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01407433 Supplier Number: 24079667

Smart Credit Cards From Visa, Standard Chartered and NUS
(Visa International, Standard Chartered Bank, and the National University of Singapore unveil a payment card technology code-named Smart Electronic Loyalty E-Commerce Transaction)

Newsbytes News Network , p N/A
November 06, 1997
Document Type: Journal (United States)
Language: English **Record Type:** Fulltext
Word Count: 259

TEXT:

SINGAPORE, 1997 NOV 6 (NB) -- Internet World Asia Edition. **Visa** International, Standard Chartered Bank, and the National University of Singapore have unveiled a **payment** card technology code-named Smart **Electronic** Loyalty **E-Commerce** Transaction (SELECT).
The SELECT application is the world's first smart **credit card** with "digital certificate" and secret key stored on a microchip embedded in the card, its...

...with the latest Version 1.0 of the Secure Electronic Transaction (SET) specification developed by **Visa** International and other members of the payment industry as the security standard for **electronic commerce** using **payment** cards. Under SET, digital certificates and secret keys containing complex coding and identification software are ...

...portability as well as security, as the cardholder can use it on any PC

or **kiosk** linked to an appropriate **card reader**. Moreover, the **same** card can be used as a normal **credit card**. A host of companies including Axiomatique International, Gemplus, Goldtron Interactive and Privylink are working with the card. Goldtron's Public Entertainment Terminal (PET) **kiosks** will be progressively linked to Singapore ONE which offers high-speed multimedia capabilities. **Kiosks** will be located at shopping malls, town centers and other sites. Combined with a Standard Chartered Bank chip card, the **kiosks** will allow Singaporeans who are not conversant with PC or Internet to shop in the...

11/3,K/4 (Item 4 from file: 9) **Links**
Business & Industry(R)
(c) 2007 The Gale Group. All rights reserved.
01235829 Supplier Number: 23866847
Smart Cards The Next Wave - Report
(A smart card is capable of holding up to 500 times more data than traditional magnetic stripe cards like a credit card or ATM card)

Newsbytes News Network , p N/A
April 16, 1997
Document Type: Journal (United States)
Language: English **Record Type:** Fulltext
Word Count: 666

TEXT:

...16 (NB) -- By Sylvia Dennis. Frost & Sullivan (F&S) has announced the publication of a **smart card** report that predicts the arrival of multi-function smart cards is almost upon us. The ...

...11, and entitled "Electronic Access Control," predicts that it will soon be possible for a **smart card** to carry out credit and **debit card** transactions, as well as holding details of your medical records, your frequent flyer mileage, your...

...of credit cards, three types of video store memberships, and a driver's license -- the **smart card** would contain all this information," F&S notes. According to F&S, the **same** shape and size of a **credit card** with an embedded microcontroller, a **smart card** is capable of holding up to 500 times more data than traditional magnetic stripe cards like a **credit card** or **ATM** (**automated teller** machine) card. According to the company's recent strategic research, the global **smart card** Markets are creating high growth markets in regions not traditionally marketed for technological advances. Latin...

...75.1 million in 1996 -- this growth, F&S claims, makes it the second largest **smart card** market worldwide. Since these areas lack centralized data coordination, online services such as electronic banking ...

...for growth in the smart cards market is tremendous and can affect many different applications: **Internet commerce**, **pay**-TV subscription, university cards, wireless telecommunications, laundromats, automatic fare collection booths, and banking -- to name...

...financial records? F&S' research also forecasts patterns of the technological migrations among the different **smart card** product segments of the token memory, wired logic, and microcontroller cards. Token memory cards, the...

...countries," said Do. F&S' Web pages are at http://www.frost.com . (19970416/Press & **Reader** Contact: Kristina Menzefricke, Frost & Sullivan Europe +44-171-915-7824; Fax +44-171-730-3343...

11/3,K/5 (Item 1 from file: 275) **Links**
Gale Group Computer DB(TM)
(c) 2007 The Gale Group. All rights reserved.
02351802 **Supplier Number:** 57758529 **(Use Format 7 Or 9 For** FULL TEXT)
Visa and Ericsson Announce Strategic Partnership to Promote Mobile E-Commerce.(electronic wallet technology)(Product Announcement)

Cambridge Telecom Report , NA
Nov 22 , 1999
Document Type: Product Announcement
Language: English **Record Type:** Fulltext
Word Count: 1034 **Line Count:** 00090

...wireless wallet, which can serve as a conventional wallet for bills and coins, contains multiple **smart card readers**. A **smart card** inserted into the wallet can communicate with a Bluetooth enabled mobile terminal. The mobile phone can be used for Internet shopping using the **smart card** in the wallet for payment. Bluetooth is a short range radio frequency protocol that allows...

11/3,K/6 (Item 1 from file: 621) **Links**
Gale Group New Prod.Annou.(R)
(c) 2007 The Gale Group. All rights reserved.
02481680 **Supplier Number:** 61803063 **(USE FORMAT 7 FOR FULLTEXT)**
ActivCard Receives Second Order From Cyber-COMM(TM).

PR Newswire , p NA
April 12 , 2000

Language: English **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 945

...electronic point of sales in a restaurant or a retail store."
With their Activkat(TM) **reader** from Cyber-COMM, French banking card holders will not have to change their **ATM** consuming habits. When asked to **pay**, **Internet shoppers** only have to insert their current banking card into the Activkat(TM) **smart card** slot and enter their PIN (Personal Identification Number) on the keypad of the **reader**. The **reader** verifies that the PIN is valid and the payment is encrypted and processed over the Internet in the **same** way it has traditionally been processed over the private banking network. If the PIN is invalid, the **reader** does not authorize the payment transaction to take place. In either case, the PIN is not transmitted over the network; it is verified locally by the Activkat(TM) **reader**.
About ActivCard
ActivCard S.A., provides solutions for authentication and managing the digital identity of...

...easily secure payment transactions, Cyber-COMM users simply insert their existing banking card into the **smart card reader**'s slot and enter their PIN onto the PIN pad of the portable device. Consumers can then confidently process the **payment** of their **e-commerce** transactions the **same** way they use any chip-based Point of Sale (**POS**) terminal with the **same** user friendliness of an **ATM**. The Liquid Cristal Display (LCD) of the ActivCard **reader** displays all the data that is digitally signed prior to being encrypted and sent to...

11/3,K/7 (Item 2 from file: 621) **Links**
Gale Group New Prod.Annou.(R)
(c) 2007 The Gale Group. All rights reserved.
02281734 **Supplier Number:** 58582996 **(USE FORMAT 7 FOR FULLTEXT)**
Applied Digital Solutions' Cleveland-Based Unit, STR, Inc. in Partnership With PaylinX Corporation, Offers Single Payment Solution to Retailers.

Business Wire , p 1404
Jan 14 , 2000
Language: English **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 717

...and maintaining home-grown or single task payment applications."
About PaylinX

PaylinX Corporation is a **recognized** leader in **e-commerce payment** solutions. The PaylinX **payment** server is a robust, enterprise-wide transaction processing platform that operates behind the scenes to authorize and settle **credit card** and other payment transactions in real-time through built-in connections with third-party processors...

...The fully scalable PaylinX payment solution enables organizations to accept and process payment transactions across **multiple** channels-Web storefronts, in-store point-of-sale systems, call centers, interactive voice response systems, and **kiosks**-all through a single, uniform payment architecture.

PaylinX may be reached at (314) 692-0929...

11/3,K/8 (Item 3 from file: 621) **Links**
Gale Group New Prod.Annou.(R)
(c) 2007 The Gale Group. All rights reserved.
02276249 **Supplier Number:** 58520834 **(USE FORMAT 7 FOR FULLTEXT)**
Jack McDonnell Appointed Chairman and Chief Executive Officer of PaylinX Corporation.

PR Newswire , p 8635
Jan 11 , 2000
Language: English **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 867

...flexible payment solution with a high return on investment.

About PaylinX

PaylinX Corporation is a **recognized** leader in **e-commerce payment** solutions. The PaylinX **payment** server is a robust, enterprise-wide transaction processing platform that operates behind the scenes to authorize and settle **credit card** and other payment transactions in real-time through built-in connections with third-party processors...

...The fully scalable PaylinX payment solution enables organizations to accept and process payment transactions across **multiple** channels -- Web storefronts, call centers, interactive voice response (IVR) systems, in-store point-of-sale systems and **kiosks** -- all through a single, uniform payment architecture. PaylinX is headquartered in St. Louis and may ...

11/3,K/9 (Item 4 from file: 621) **Links**
Gale Group New Prod.Annou.(R)
(c) 2007 The Gale Group. All rights reserved.
02254241 **Supplier Number:** 58113737 **(USE FORMAT 7 FOR FULLTEXT)**
PaylinX Appoints Vice President of Alliances; Demonstrates New Commitment to Developing Partnerships.

Business Wire , p 0092
Dec 9 , 1999
Language: English **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 392

...advanced management program. He is based in Minneapolis, Minn.
About PaylinX
PaylinX Corporation is a **recognized** leader in **e-commerce payment** solutions. The PaylinX **payment** server is a robust, enterprise-wide transaction processing platform that operates behind the scenes to authorize and settle **credit card** and other payment transactions in real-time through built-in connections with third-party processors...

...The fully scalable PaylinX payment solution enables organizations to accept and process payment transactions across **multiple** channels -- Web storefronts, in-store point-of-sale systems, call centers, interactive voice response systems, and **kiosks** -- all through a single, uniform payment architecture. PaylinX is headquartered in St. Louis and may...

11/3,K/10 (Item 5 from file: 621) **Links**
Gale Group New Prod.Annou.(R)
(c) 2007 The Gale Group. All rights reserved.
02235960 **Supplier Number:** 57613705 **(USE FORMAT 7 FOR FULLTEXT)**
Visa and Ericsson Announce Strategic Partnership to Promote Mobile E-Commerce.

Business Wire , p 0285
Nov 17 , 1999
Language: English **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 1004

...wireless wallet, which can serve as a conventional wallet for bills and coins, contains multiple **smart card readers**. A **smart card** inserted into the wallet can communicate with a Bluetooth enabled mobile terminal. The mobile phone can be used for Internet shopping using the **smart card** in the wallet for payment. Bluetooth is a short range radio frequency protocol that allows...

11/3,K/11 (Item 6 from file: 621) **Links**
Gale Group New Prod.Annou.(R)
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02220375 **Supplier Number:** 57151628 **(USE FORMAT 7 FOR FULLTEXT)**
REPEAT/eConnect Announces New E-commerce Business Model With Successful Installation of its Linux-based Internet Transaction Server.

Business Wire , p 0114
Nov 3 , 1999
Language: English **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 384

...present everyday usage of swiping an ATM card and entering a PIN or swiping a **credit card** that consumers effect every day at grocery stores and gas stations and move the card **swipe** technology to **Internet commerce**. This can mean instant **payment** of a mortgage or tax bill by **Same-as-Cash**, not virtual money, and we feel that it addresses the Internet commerce needs spoken about...

11/3,K/12 (Item 7 from file: 621) **Links**
Gale Group New Prod.Annou.(R)
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01349925 **Supplier Number:** 46163643 **(USE FORMAT 7 FOR FULLTEXT)**
WAVE SYSTEMS ADDS CREDIT CARD INTERFACE

News Release , p N/A
Feb 21 , 1996
Language: English **Record Type:** Fulltext
Document Type: Magazine/Journal ; Trade
Word Count: 756
(USE FORMAT 7 FOR FULLTEXT)
Text:
...system now allows the use of major credit cards to fund Wave System CreditChip accounts. **Credit card** transaction processing is provided by First USA Paymentech, Inc., a leading **credit card** payment processor, through its Litle & Co. subsidiary. Wave System's new **credit card** capability provides significant convenience and efficiency over other account payment forms. First USA Paymentech's **credit card** processing enables Wave System users to add funds to their Wave System account through a user-friendly, **ATM**-like software interface. Credit is added to the user's computer-based CreditChip during periodic modem links in which the user selects a major **credit card**, enters his/her account information and selects a dollar amount to be credited to the... ...JAVA applet from the Internet for the duration of a project. Using other methods of **electronic commerce**, the consumer must establish individual **accounts** (and provide **credit card** information) with each vendor or utilize electronic **cash**, providing a password to complete each transaction. Wave System's distributed approach streamlines individual purchase... ...economic for consumers and vendors and alleviating the need for frequent use of passwords and-**credit.card** information. Paul Torchia, Vice President of Wave System Corp.'s WaveNet division which performs and oversees all support service functions of the Wave System, commented on the **credit card** interface: "After nine months of coordinated development, Wave System's **credit card** interface, provided through industry leader First USA Paymentech, 'is now Complete. We now offer content providers a turnkey information metering and transaction

processing system that incorporates a **credit card** interface so important to facilitating electronic commerce for individuals as well as corporate users. "Importantly... ...simplifies electronic commerce for the consumer by consolidating small, pay-per-use purchases into periodic **credit card** transactions, the dollar value of which is chosen by the user. As an example, a new user adds $75 to his/her account with a major **credit card** via a modem link with our back office. The consumer is then free to purchase news, **read** a magazine article, play games, rent software, etc., all with only a click of a... ...The consumer must then repeat the modem link to charge additional credit to a major **credit card**, and at the **same** time, the consumer's CreditChip communicates the user's transactions since the last modem link... ...available to interested parties. First USA, Inc. is a financial services company specializing in the **credit card** business and is among the largest providers of **Visa** and **MasterCard** services in the nation. First USA, Inc.'s two principal operating units are First USA Bank and First USA Paymentech. First USA Bank provides **Visa** and **MasterCard** services nationwide and had more than 12.9 million credit cards issued with $17.5... ...managed loans outstanding at December 31, 1995. First USA Paymentech processed $24.6 billion in **credit card** sales and 446 million items during calendar year 1995. Wave Systems Corp. has developed and...

11/3,K/13 (Item 1 from file: 636) **Links**
Gale Group Newsletter DB(TM)
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04794657 **Supplier Number:** 65649828 **(USE FORMAT 7 FOR FULLTEXT)**

Setec introduces world's first EMV/PKI smart banking card enabling digital signature.
M2 Presswire , p NA
Oct 2 , 2000
Language: English **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 574

...beginning to the growth of electronic transactions.
"The possibility to use one and the same **smart card** for secure electronic identification, legally binding digital signature and electronic payments in different terminals is a reality. You can also use the **same** chip card when **paying** in **shops**, in **Internet** or in mobile network. The digital TV will also have a **smart card reader** as a standard equipment", says Mr Rouhiainen.
Smart cards with PKI based digital signature are...

11/3,K/14 (Item 2 from file: 636) **Links**
Gale Group Newsletter DB(TM)
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04682152 **Supplier Number:** 62524382 **(USE FORMAT 7 FOR FULLTEXT)**

Protection From The Inside Job: External security threats get most of the publicity, but banks know their greatest enemy is on the payroll.
Jaben-Eilon, Jan

Bank Technology News , v 13 , n 6 , p 1
June , 2000
Language: English **Record Type:** Fulltext
Document Type: Magazine/Journal ; Trade
Word Count: 2197
(USE FORMAT 7 FOR FULLTEXT)
Text:

...unauthorized system access is exploding. The $265.6 million toll in 1999 was more than **double** the combined total of $120 million reported for the three years ...all, he cautions. "We find that companies, when they purchase these products, have a false **sense** of security". They seem to think that once they've implemented a product, they are...downloaded for testing, from Labcal's Web site. Labcal also recently released SmartSign, a combination **smart card reader**-writer that provides more secure access than does general password protection. Another security software company...press release issued to a journalist in such a way that the writer cannot cut, **copy** or paste any part of the document. Moreover, the recipient might be given only two minutes to **read** the release. According to Infraworks CEO Robert Gomes, InTether is very sophisticated software. "When you...times the recipient can open it and whether or not the file can be printed, **copied** or forwarded," thus giving the sender maximum control over what is done with the file...Global Integrity Corp. to test products and services that help strengthen the security of electronic **payment** systems and related **ecommerce** technologies. Its goal is to provide the industry with assurance that financial products have been...

11/3,K/15 (Item 3 from file: 636) **Links**
Gale Group Newsletter DB(TM)
(c) 2007 The Gale Group. All rights reserved.
04662866 **Supplier Number:** 62199952 **(USE FORMAT 7 FOR FULLTEXT)**

Banks Step Up Security.
Luke, Rob
Bank Technology News , v 14 , n 4 , p 1
April , 2000
Language: English **Record Type:** Fulltext
Document Type: Magazine/Journal ; Trade
Word Count: 3112
(USE FORMAT 7 FOR FULLTEXT)
Text:

...their own IT security systems. Banks and brokerages have helped lead the e-business and **e-commerce charges** over the past few

years. But this growth has also left them more vulnerable to...IT-security software sales worldwide; by 1998 the sector accounted for 18.5%. Over the **same** period, total worldwide sales of security technology grew from $1.2 billion to $3.1...need to launch attacks. He says Computer Associates' customers were downloading up to 9,000 **copies** per day of such software from CA's customer Web site after February's attacks...Inc. resides on a firewall and protects networks from all mobile code. Called SurfinGate, it **scans** incoming traffic for mobile code, isolates it and tests the application it will run in...billion-asset bank has now rolled out the service to all 600,000 of its **cash** management account customers. York says First Union chose the Digipass because it was simple to...as much authentication as possible to take place via an external device, such as a **smart card**, that carries an authentication biometric, such as a fingerprint. Smart cards like the recently launched **American Express** Blue hold a microchip that can store data, digital **cash**, and a private key and digital certificate. The chief advantage is that the user takes...

...him, ensuring it can't be accessed from outside. By adding a fingerprint scanner and **reader** to the **smart card**, the card itself is then fully protected against unauthorized use. Fingerprint **imaging**, like other biometrics such as iris-**scanning** and signature-**reading**, convert the different recurring patterns in human fingerprints into an algorithm (a regularly recurring pattern of numbers), which is then stored. After a scanner **reads** a person's fingerprint and converts it to an algorithm, the number is checked against...

...but unspecified number of customers, based on smart cards and fingerprints. The user inserts the **smart card** into a **card reader** on the computer and places their finger on a scanner on the computer. If the **scan** matches the digital fingerprint stored on the **smart card**'s microchip, the user can then proceed with the transaction. The advantage of this over...

...as password generators is extra privacy for the user coupled with wider applications of the **smart card**, Hicks of BofA says. These include storing and sending digital certificates and downloading digital **cash** as well as making credit, debit and **ATM** transactions. The $633 billion bank advocates storing users' fingerprint templates on individual smart cards for so it can't be **replicated** and used," Hicks explains. Officials from BofA's **smart card** division could not be contacted for comment on when BofA would launch the technology publicly...years, smart cards will become "a viable security solution" for all retail banking customers. Fingerprint **scanning** is also gaining popularity for controlling access to internal computer systems. Marcel ter Ellen, a...

11/3,K/16 (Item 4 from file: 636) **Links**
Gale Group Newsletter DB(TM)
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04495540 **Supplier Number:** 57777922 **(USE FORMAT 7 FOR FULLTEXT)**

Ericsson & Visa To Promote Mobile E-Commerce 11/19/99.
Newsbytes , p NA
Nov 19 , 1999
Language: English **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 212

...wireless wallet, which can serve as a conventional wallet for bills and coins, contains multiple **smart card readers**.
A smart card inserted into the wallet can communicate with a Bluetooth-enabled mobile terminal...

11/3,K/17 (Item 5 from file: 636) **Links**
Gale Group Newsletter DB(TM)
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04489953 **Supplier Number:** 57632476 **(USE FORMAT 7 FOR FULLTEXT)**

VISA: Visa and Ericsson announce strategic papartnership to promote mobile e-commerce.
M2 Presswire , p NA
Nov 18 , 1999
Language: English **Record Type:** Fulltext
Document Type: Magazine/Journal ; Trade
Word Count: 1026

RDATE:171199
Ericsson and **Visa** International have signed a Memorandum of Understanding to develop payment solutions for the purchase of goods and services over the Internet with a mobile terminal. The partnership will develop mobile **e-commerce** and drive open standards for **payment** transactions over wireless networks. Ericsson and **Visa** will cooperate on providing a variety of payment solutions leveraging open standards such as the...

...EMV protocols to address different market requirements. An area of cooperation will be developing a **payment** solution for mobile **e-commerce** using Ericsson's Bluetooth enabled wireless wallet. ...The wireless wallet, which can serve as a conventional wallet for bills and coins, contains **multiple smart card readers**. A **smart card** inserted into the wallet can communicate with a Bluetooth enabled mobile terminal. The mobile phone can be used for Internet shopping using the **smart card** in the wallet for payment. Bluetooth is a short range radio frequency protocol that allows...

11/3,K/18 (Item 6 from file: 636) **Links**
Gale Group Newsletter DB(TM)
(c) 2007 The Gale Group. All rights reserved.
04489616 **Supplier Number:** 57618650 **(USE FORMAT 7 FOR FULLTEXT)**

ERICSSON: Ericsson and Visa announce strategic papartnership to promote mobile e-commerce.
M2 Presswire , p NA
Nov 17 , 1999
Language: English **Record Type:** Fulltext
Document Type: Magazine/Journal ; Trade
Word Count: 1064

...wireless wallet, which can serve as a conventional wallet for bills and coins, contains multiple **smart card readers**. A **smart card** inserted into the wallet can communicate with a Bluetooth enabled mobile terminal. The mobile phone can be used for Internet shopping using the **smart card** in the wallet for payment. Bluetooth is a short-range radio frequency protocol that allows...

11/3,K/19 (Item 7 from file: 636) **Links**
Gale Group Newsletter DB(TM)
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04213060 **Supplier Number:** 55048102 **(USE FORMAT 7 FOR FULLTEXT)**

Nordic Net banking shows Europe the way.
Retail Banker International , n 414 , p NA
June 29 , 1999
Language: English **Record Type:** Fulltext
Document Type: Newsletter ; Trade
Word Count: 2840

...surfed the Internet in March this year, according to a local polling agency. In the **same** month, a consumer-protection agency survey showed that 50 percent of the Norwegian population had...

...five years and SEB of Sweden cut the network by 40 to 260 in the **same** period. However, this year, SEB will open 15 new branches such as in-store banks...

...banking business via the web. Transactions which involve moving money around - for example, paying bills, **cash** transfers into other accounts and dispensing **cash** - have been moved out of the branches and into the automatic channels. Because there is not as much **cash** in the branches, the banks are able to reduce the size of the branches which...

...online and use credit cards for most purchases. Finland has about 2 percent of its **currency** notes and coins in circulation which is less than the Gross National Product percentage of...

...spans the entire Finnish population. Customers now favour the more direct method of banking by **ATMs**, telephone, PC ...million Internet customers - 15 percent of its customer base. Merita Bank has 1,400 payment **ATMs**; in addition to this, the customers also have access to 2,000 **ATMs** owned by **ATM** Automatia which is a joint venture between Merita Bank, Leonia Bank and the co-operative bank group. The MeritaNordbanken Group with **Visa** International and Nokia announced in May the start of a pilot whereby wireless application technology...

...payments and networks banking, Bo Harold. This new service will enable customers to access the **Internet** anywhere to **order** and **pay** for goods. Today, Merita's service can be accessed with PC, Internet TV, WAP phone...

...phone. This method of distribution may prove to be even cheaper than the Internet. While **recognising** the importance of Internet banking, Christiania Bank of Norway aims to pay particular attention to...
...are direct customers |No. of staff per branch |No. of customers per branch |No. of **ATMs** |No. Of website hits per week
ForeningsSparbanken (Swedbank) |695 |4,400,000 |5.3 |13...

11/3,K/20 (Item 8 from file: 636) **Links**
Gale Group Newsletter DB(TM)
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04074283 **Supplier Number:** 53603492 **(USE FORMAT 7 FOR FULLTEXT)**

Scotiabank launches electronic banking unit.
Distribution Management Briefing , n 37 , p NA
Jan , 1999
Language: English **Record Type:** Fulltext
Document Type: Newsletter ; Trade
Word Count: 1787
(USE FORMAT 7 FOR FULLTEXT)
Text:

...Banking Group, a new unit that will combine its efforts in Internet banking, telephone banking, **automated bank** machines, smart cards applications, and commercial and corporate electronic services. "This new group is responsible...

...banking, who is responsible for its overall strategic direction; Paul LeBlanc, who manages sales of **cash** and treasury management services and e-commerce applications; Drew Brown, who runs commercial and corporate

...
...bank is offering the service in conjunction with Canada Post. Customers will be able to **read** mail, including bills, personal mail, admail and invoices, over the Internet. Canada Post has signed...

...Key Infrastructure (PKI) security for all of its Internet services. This will rely on the **same** high-end cryptographic security solution based on Entrust that is used for the Scotia Online...

...to pilot iris ID NCR HAS signed up three banks in Europe to pilot its **automated teller** machines using iris identification systems. The three banks are Italy's Banco Ambrosiano Veneto, Norway...

...vice-president of NCR's financial solutions group. NCR deals in data warehousing solutions, self-**scanning** devices and support services for retail, financial and national accounts markets. US OTS eases electronic...

...regulations that will make it easier for federal savings institutions to offer banking services via **automated teller** machines (**ATMs**) and the Internet. The new Office of Thrift Supervision rule is due to take effect...

...extend loans, open accounts and offer any type of service conducted at its branches through **ATMs** without seeking prior approval. Those looking to create interactive websites would have to give 30...banking arena with fast-food chain McDonalds. CBA is studying the installation of Eftpos and **automated teller** machine terminals in McDonalds restaurants, to be followed by smart cards and cobranded loyalty cards...

...alliance between CBA and Woolworths, due to be launched early next year. Diebold unveils enhanced **ATM** features DIEBOLD HAS developed new **automated teller** machine (**ATM**) features that allow deployers of the machines to cross-sell services through personalised, onscreen marketing...

...Diebold senior director of worldwide marketing Thomas Swidarski. "Our one-to-one marketing concept allows **ATM** deployers to use their existing customer database for information that can help them target a specific message to the consumer at the **ATM**," he added. Diebold's one-to-one **ATM** marketing concept uses the waiting time of a standard **ATM** authorisation period to display interactive messages to consumers about products and services. As it works in conjunction with an **ATM** deployer's customer information database, the system allows institutions to customise the advertising message depending upon demographics, existing account relationships or retail buying habits. A bank customer using an **ATM** during the holiday season, for example, might be shown a promotion for debt consolidation loans on one transaction, while the frequent **ATM** user next in line, who is not a bank customer, might **read** about a new checking account that waives **ATM** transaction fees. Customers may also be prompted to respond to onscreen questions, which may even...

...marketing departments for proper follow-up. As it runs during the waiting phase of the **ATM** transaction, one- to-one marketing does not delay transaction times or create long waiting lines...

...is offered can do so by answering in the negative to the onscreen prompts. For **ATM** deployers, the system provides a tracking capability that allows them to monitor the success of the **ATM** marketing programme. It can also be configured to dispense a coupon from the **ATM** receipt printer as a way to reinforce a message. Swidarski said that the technology has two big attractions for Diebold's clients. "It not only helps **ATM** deployers build customer loyalty but it provides them with a revenue-generating advertising medium that...

...with Online Resources & Communications, a provider of web-based banking products, to offer its insurance **shopping** service alongside **Online** Resources' banking, **bill** payments and financial services products. Online Resources serves more than 275 financial firms in the...

...buying decisions. Online comparison shopping for insurance is popular because the wide price variations for **identical** coverage can easily be found. Lori Stewart, senior vice-president of corporate marketing at Online...

11/3,K/21 (Item 9 from file: 636) **Links**
Gale Group Newsletter DB(TM)
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04033356 **Supplier Number:** 53360651 **(USE FORMAT 7 FOR FULLTEXT)**

New Directions.
Bank Technology News , p NA
March , 1998
Language: English **Record Type:** Fulltext
Document Type: Magazine/Journal ; Trade
Word Count: 7229

...to the spread of digital signatures. Indeed, Utah's state government passed legislation in 1995 **recognizing** digital signatures as a legal means to authenticate electronic communications-the first government body to...

...of Digital Signature Trust Company (DST) in Salt Lake City, UT. "It didn't make **sense** to drive 500 miles to make a court filing in Salt Lake City." So the...

...a good lead in the market, and have the infrastructure where it would make financial **sense** for a bank- even a larger bank-to outsource to us," Matonis says. "Zions Bank...about two years. "We got our first taste

of digital certificate technology as part of **Visa**'s early SET pilots," says Parker Foley, vice president of electronic commerce for First Union...

...transaction and information network. NationsBank Direct lets corporate customers manage U.S. dollar and foreign **currency** payments, receipts, treasuries, foreign exchange, trade finance, investments and borrowing. NationsBank will issue digital certificates...

...with being a CA. NationsBank is "starting off with the business side, which makes perfect **sense**," says David Stewart, a director at Global Concepts, Inc., Atlanta. "Business users are much more...

...records, 401(k) plans and other human resource benefits through the bank's intranet. "We **recognize** Internet security is of primary importance to our employees, as well as to our customers...1997. With its merger with Game Financial, Travelers will now be executing transactions to support **cash** access services specifically within casinos, racetracks and other gaming venues. These services include providing **cash** dispensers, advances on credit and debit cards, and check cashing. "Typically, we're trying to...the prospect of marketing services to each others' customer bases. Game, for one, has 900 **cash** access sites deployed at 90 gaming locations across the U.S. Travelers Express, meanwhile, has...

...analyst at Piper Jaffray, Minneapolis. "They can then package together additional services. Dedicated non-bank **ATM** companies, like Triton, can't package it all like that." Broad business base With all...

...And we're moving toward OFX [Open Financial Exchange] so we could offer all the **same** channels as our competition does." Travelers' customers are pleased about that. "The world needs a...

...the most natural candidates to be universal CAs, there are some other organizations, such as **Visa** and **MasterCard**, that already issue paper cerificates (or in this case, plastic certificates) and have plans to...

...certificates to other firms that have the expertise and scale to do it efficiently. In **recognition** of this, a number of firms are offering to act as private label CAs, including as Citibank, issuing its own certificates probably makes a lot of **sense** in the long term, because its customer base is large enough to warrant the expense...

...act as agents for their customers," says David Merritt, product design manager for Mellon Global **Cash** Management of Pittsburgh, one of the participants in the pilot program. "Banks have the relationship...

...the Internet." NACHA designed the pilot because it recently ruled that digital signatures have the **same** legal properties as physical signatures. In addition, Netscape's latest version of its Communicator Web ...

...cryptography. This cryptography is similar to how issuers authorize credit cards. A bank issues a **credit card** (a public key) to a customer, for example, but the **credit card** is not valid until the customer signs it and calls the special authorization number on...

11/3,K/22 (Item 10 from file: 636) **Links**
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04012271 **Supplier Number:** 53199949 **(USE FORMAT 7 FOR FULLTEXT)**

-GEMPLUS: Alcatel, Gemplus and Mondex International join forces to design the first pocket ATM.
M2 Presswire , p NA
Nov 9 , 1998
Language: English **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 1117
(USE FORMAT 7 FOR FULLTEXT)
Text:

...November 1998-GEMPLUS: Alcatel, Gemplus and Mondex International join forces to design the first pocket **ATM** (C)1994-98 M2 COMMUNICATIONS LTD RDATE:051198 Alcatel, Gemplus, and Mondex International announce that ...

...work together to develop a GSM phone which can be used as a Mondex electronic **cash** loading device. By Q1 99, customers will be able to withdraw funds from their bank accounts onto their Mondex electronic **cash** cards by inserting them into a general purpose **smart card** slot attached to a GSM phone. Dual slot, a new infrastructure for e-merchants This new technology consists of adding a general purpose card **reading** device to a GSM handset together with the right communication capabilities. This will allow mobile network operators and on-line merchants to provide generic **smart card** based services to customers on the move. In effect, it will transform the GSM handset into a mobile, secure, personal **ATM**. This groundbreaking service has been made possible by the first implementation of the latest ETSI (European Telecommunications Standards Institute) standard which addresses the communications requirements for additional **smart card readers**. Gemplus initiated the standardisation of this technology to ETSI at the end of 1997 and has been actively promoting it ever since. Alcatel and Gemplus have designed a card **reading** cradle which includes Gemplus' GemCore, a card interface chipset that has been adapted for handheld...

...experience Alcatel, the world's fourth largest GSM phone manufacturer, provides with this first pocket **ATM** a clear pathway into the mobile e-commerce age. Based on a light **Smart Card Reader** accessory for the new "One Touch Pocket" handset, this solution delivers

the functionality of a traditional **ATM** to GSM consumers. It is a key new element in the E-commerce infrastructure that...

...ETSI (European Telecommunications Standards Institute) standard, it allows people on the move to use any **smart card** and interact remotely with their banking services. With its user-friendly Man Machine Interface and high performance, the One Touch Pocket associated with this **smart card reader** accessory is the ideal open platform to access off-line (balance checking...) and on-line (payment, **cash** reload...) GSM mobile commerce services. Capable of **reproducing** any **ATM**'s usual environment with the latest SIM toolkit technology, this solution provides a real **ATM** in your pocket. Mondex International is providing the Mondex host system infrastructure and expertise to...

...real consumer demand. This partnership with Alcatel and Gemplus allows us to align our electronic **cash** expertise with the leaders in this marketplace to ensure we deliver the best possible product...

...phone now accepts other cards gives operators the opportunity to market their offering to existing **smart card** user groups, thus increasing their potential subscriber base overnight," says Philippe Martineau, Director of Wireless...

...S.C.A. (www.gemplus.com) is the world's leading provider of plastic and **smart card**-based solutions. Gemplus sells magnetic stripe cards, memory and microprocessor-based smart cards, smart contactless cards, electronic tags and smart objects. The company designs and markets software, development tools and **readers**. Gemplus also provides consulting, training and personalisation services to deliver the industry's most comprehensive...
...27 countries around the world. Founded in 1988, Gemplus has successfully implemented portable and secure **smart card**-based solutions to simplify applications such as public and wireless communications, financial transactions, loyalty, transportation, education, healthcare, identity, physical access control, **pay** TV, **electronic commerce**, **internet** security, logical access control and information technology. Mondex International Based in London, Mondex International Limited (MXI) is a world leader in the provision of **smart card** based products and services, meeting the needs of a wide range of commercial sectors. The company is a subsidiary of **MasterCard** International Incorporated and employs over 180 people at its London headquarters and at technology centres...

...including the loyalty application, Interactive Loyalty. MXI is best known for pioneering the Mondex Electronic **Cash** system, one of the world's leading **smart card**-based electronic purses. Its unique security architecture allows for person-to-person payments using a which makes Mondex the most advanced and **cash**-like of all available electronic **cash** products. Mondex is globally interoperable and is under development in over 50 countries. MXI is...

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03140068 **Supplier Number:** 46429432 **(USE FORMAT 7 FOR FULLTEXT)**

Meca's "lite" PC banking MECA SOFTWARE,
Retail Banker International , n 350 , p N/A
June 1 , 1996
Language: English **Record Type:** Fulltext
Document Type: Newsletter ; Trade
Word Count: 1279
(USE FORMAT 7 FOR FULLTEXT)
Text:

...offered by MECA's new Ultralite and Lite versions. Ultralite offers the all functionality of **ATMs** and automated call centres, allowing users to transfer funds, check balances and pay bills, but...

...bank's accounts, and performs real-time account rebalancing, Demak said. Also, the bank provides **Commerce On-Line** free of **charge**, although **bill payment** costs $5 a month. Commerce is not using PC banking as part of an aggressive...

...with offices open 8 am to 8 pm five days a week, and plans to **double** its branch network to 100 offices in two years. SFNB IPO is "a gold rush...

...now offers certificates of deposit and money market accounts. It has announced plans to introduce **credit card** products and on-line brokerage services late this year. The company has also formed marketing... of the Information Society, adding a new dimension to the Single Market. However, while it **recognises** that such developments should considerably facilitate the provision of financial services cross-border, they also...

11/3,K/24 (Item 1 from file: 16) **Links**
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07404951 **Supplier Number:** 62199952 **(USE FORMAT 7 FOR FULLTEXT)**

Banks Step Up Security.(Industry Trend or Event)
Luke, Rob
Bank Technology News , v 14 , n 4 , p 1
April , 2000
Language: English **Record Type:** Fulltext
Document Type: Magazine/Journal ; Trade
Word Count: 3112
(USE FORMAT 7 FOR FULLTEXT)

Text:

...their own IT security systems. Banks and brokerages have helped lead the e-business and **e-commerce charges** over the past few years. But this growth has also left them more vulnerable to...

...IT-security software sales worldwide; by 1998 the sector accounted for 18.5%. Over the **same** period, total worldwide sales of security technology grew from $1.2 billion to $3.1...

...need to launch attacks. He says Computer Associates' customers were downloading up to 9,000 **copies** per day of such software from CA's customer Web site after February's attacks...

...Inc. resides on a firewall and protects networks from all mobile code. Called SurfinGate, it **scans** incoming traffic for mobile code, isolates it and tests the application it will run in...billion-asset bank has now rolled out the service to all 600,000 of its **cash** management account customers. York says First Union chose the Digipass because it was simple to...

...as much authentication as possible to take place via an external device, such as a **smart card**, that carries an authentication biometric, such as a fingerprint. Smart cards like the recently launched **American Express** Blue hold a microchip that can store data, digital **cash**, and a private key and digital certificate. The chief advantage is that the user takes...

...him, ensuring it can't be accessed from outside. By adding a fingerprint scanner and **reader** to the **smart card**, the card itself is then fully protected against unauthorized use. Fingerprint **imaging**, like other biometrics such as iris-**scanning** and signature-**reading**, convert the different recurring patterns in human fingerprints into an algorithm (a regularly recurring pattern of numbers), which is then stored. After a scanner **reads** a person's fingerprint and converts it to an algorithm, the number is checked against...

...but unspecified number of customers, based on smart cards and fingerprints. The user inserts the **smart card** into a **card reader** on the computer and places their finger on a scanner on the computer. If the **scan** matches the digital fingerprint stored on the **smart card**'s microchip, the user can then proceed with the transaction. The advantage of this over...

...as password generators is extra privacy for the user coupled with wider applications of the **smart card**, Hicks of BofA says. These include storing and sending digital certificates and downloading digital **cash** as well as making credit, debit and **ATM** transactions. The $633 billion bank advocates storing users' fingerprint templates on individual smart cards for...

...a customer, and it's not stored on the Internet, so it can't be **replicated** and used," Hicks explains. Officials from BofA's **smart card** division could not be contacted for comment on when BofA would launch the technology publicly...

...years, smart cards will become "a viable security solution" for all retail banking customers. Fingerprint **scanning** is also gaining popularity for controlling access to internal computer systems. Marcel ter Ellen, a.

16/3,K/1 (Item 1 from file: 636) **Links**
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04493613 **Supplier Number:** 57758529 **(USE FORMAT 7 FOR FULLTEXT)**

Visa and Ericsson Announce Strategic Partnership to Promote Mobile E-Commerce.(electronic wallet technology)(Product Announcement)
Cambridge Telecom Report , p NA
Nov 22 , 1999
Language: English **Record Type:** Fulltext
Article Type: Product Announcement
Document Type: Newsletter ; Trade
Word Count: 973

...The wireless wallet, which can serve as a conventional wallet for bills and coins, contains **multiple smart card readers**
. A **smart card** inserted into the wallet can communicate with
a

16/3,K/2 (Item 1 from file: 16) **Links**
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06864524 **Supplier Number:** 57777922 **(USE FORMAT 7 FOR FULLTEXT)**

Ericsson & Visa To Promote Mobile E-Commerce 11/19/99.
Newsbytes , p NA
Nov 19 , 1999
Language: English **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 212

...The wireless wallet, which can serve as a conventional wallet for bills and coins, contains **multiple smart card readers**
.
A **smart card** inserted into the wallet can communicate
with a Bluetooth-enabled mobile terminal. The mobile phone...

16/3,K/3 (Item 2 from file: 16) **Links**
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06812075 **Supplier Number:** 57613705 **(USE FORMAT 7 FOR FULLTEXT)**

Visa and Ericsson Announce Strategic Partnership to Promote Mobile E-Commerce.

Business Wire , p 0285
Nov 17 , 1999
Language: English **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 1004

...The wireless wallet, which can serve as a conventional wallet for bills and coins, contains **multiple smart card readers** . A **smart card** inserted into the wallet can communicate with a Bluetooth enabled mobile terminal. The mobile phone...

16/3,K/4 (Item 1 from file: 148) **Links**
Gale Group Trade & Industry DB
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0019779064 **Supplier Number:** 57632476 (USE FORMAT 7 OR 9 FOR FULL TEXT)
VISA: Visa and Ericsson announce strategic papartnership to promote mobile e-commerce.

M2 Presswire , NA
Nov 18 , 1999
Language: English
Record Type: Fulltext
Word Count: 1083 **Line Count:** 00094

...The wireless wallet, which can serve as a conventional wallet for bills and coins, contains **multiple smart card readers** . A **smart card** inserted into the wallet can communicate with a Bluetooth enabled mobile terminal. The mobile phone...

16/3,K/5 (Item 2 from file: 148) **Links**
Gale Group Trade & Industry DB
(c)2007 The Gale Group. All rights reserved.
0019778810 **Supplier Number:** 57618650 (USE FORMAT 7 OR 9 FOR FULL TEXT)
ERICSSON: Ericsson and Visa announce strategic papartnership to promote mobile e-commerce.

M2 Presswire , NA
Nov 17 , 1999
Language: English
Record Type: Fulltext
Word Count: 1126 **Line Count:** 00098

...The wireless wallet, which can serve as a conventional wallet for bills

and coins, contains **multiple smart card readers** . A **smart card** inserted into the wallet can communicate with a Bluetooth enabled mobile terminal. The mobile phone...

21/3,K/1 (Item 1 from file: 9) **Links**
Business & Industry(R)
(c) 2007 The Gale Group. All rights reserved.
01894535 Supplier Number: 25367089 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
BofA Taps BillCast; Embraces Standards' Approach to Bill Presentment, Payment
(Bank of America has signed up for Just In Time Solutions's BillCast, an online billing software platform)

Web Finance , p N/A
July 19, 1999
Document Type: Newsletter (United States)
Language: English **Record Type:** Fulltext
Word Count: 853

TEXT:

...the role of companies such as CheckFree and TransPoint. The BillCast software operates as a **stand-alone** bill presentment server, allowing for bill presentation and **payments**, and e-**mail** **bill** notification.

Supplied by Just in Time Solutions, BillCast is based on Open Financial Exchange (OFX...

21/3,K/2 (Item 1 from file: 636) **Links**
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04493613 **Supplier Number:** 57758529 **(USE FORMAT 7 FOR FULLTEXT)**

Visa and Ericsson Announce Strategic Partnership to Promote Mobile E-Commerce.(electronic wallet technology)(Product Announcement)
Cambridge Telecom Report , p NA
Nov 22 , 1999
Language: English **Record Type:** Fulltext
Article Type: Product Announcement
Document Type: Newsletter ; Trade
Word Count: 973

...The wireless wallet, which can serve as a conventional wallet for bills and coins, contains **multiple smart card readers** . A **smart card** inserted into the wallet can communicate with a

21/3,K/3 (Item 1 from file: 16) **Links**

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06864524 **Supplier Number:** 57777922 **(USE FORMAT 7 FOR FULLTEXT)**

Ericsson & Visa To Promote Mobile E-Commerce 11/19/99.
Newsbytes , p NA
Nov 19 , 1999
Language: English **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 212

...The wireless wallet, which can serve as a conventional wallet for bills and coins, contains **multiple smart card readers**

. A **smart card** inserted into the wallet can communicate with a Bluetooth-enabled mobile terminal. The mobile phone...

21/3,K/4 (Item 2 from file: 16) **Links**
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06812075 **Supplier Number:** 57613705 **(USE FORMAT 7 FOR FULLTEXT)**

Visa and Ericsson Announce Strategic Partnership to Promote Mobile E-Commerce.
Business Wire , p 0285
Nov 17 , 1999
Language: English **Record Type:** Fulltext
Document Type: Newswire ; Trade
Word Count: 1004

...The wireless wallet, which can serve as a conventional wallet for bills and coins, contains **multiple smart card readers**
. A **smart card** inserted into the wallet can communicate with a Bluetooth enabled mobile terminal. The mobile phone...

21/3,K/5 (Item 1 from file: 148) **Links**
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0019779064 **Supplier Number:** 57632476 (USE FORMAT 7 OR 9 FOR FULL TEXT)
VISA: Visa and Ericsson announce strategic papartnership to promote mobile e-commerce.

M2 Presswire , NA
Nov 18 , 1999
Language: English

Record Type: Fulltext
Word Count: 1083 **Line Count:** 00094

...The wireless wallet, which can serve as a conventional wallet for bills and coins, contains **multiple smart card readers** . A **smart card** inserted into the wallet can communicate with a Bluetooth enabled mobile terminal. The mobile phone...

21/3,K/6 (Item 2 from file: 148) **Links**
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0019778810 **Supplier Number:** 57618650 (USE FORMAT 7 OR 9 FOR FULL TEXT)
ERICSSON: Ericsson and Visa announce strategic papartnership to promote mobile e-commerce.

M2 Presswire , NA
Nov 17 , 1999
Language: English
Record Type: Fulltext
Word Count: 1126 **Line Count:** 00098

...The wireless wallet, which can serve as a conventional wallet for bills and coins, contains **multiple smart card readers** . A **smart card** inserted into the wallet can communicate with a Bluetooth enabled mobile terminal. The mobile phone...

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Set     Items   Description
S1        305   S DISPENSING()STATION? ? OR KIOSK? ? OR POINT(1W)SERVICE OR POS OR EPOS OR
ATM OR ATMS OR (AUTOMATED OR AUTOMATIC OR ELECTRONIC)()(TELLER? ? OR BANK??) OR (CASH OR
MONEY OR CURRENCY)(1N)(MACHINE? OR TERMINAL? ?) OR ACCESS()STATION? ? OR CARD()READER? ?
OR (STAND()ALONE OR FINANCIAL OR DISPEN??? OR MONEY OR CASH)(2N)TERMINAL? ?
S2        179   S ((E OR ELECTRONIC OR ONLINE OR ON()LINE OR INTERNET OR
CYBER)(2N)(COMMERCE OR SHOP? OR RETAIL? OR SALES OR SELLING OR ORDER? ? OR ORDERING) OR
ECOMMERCE)(5N)(BILL??? OR ACCOUNT??? OR CHARG??? OR PAYMENT OR PAY? ? OR PAID OR COLLECT?
? OR COLLECTION? ? OR MAK???(2W)PAYMENT? ? OR PAY??? OR COMPENSAT??? OR RENUMERAT??? OR
REMIT OR REMITTANCE OR COLLECTION? ? OR REMUNERATION? ? OR RENUMERATION? ? )
S3      10979   S SCAN? ? OR SCANNING OR IMAG??? OR READ??? OR VISUALSEEK OR RECOGNI? OR
PHOTOGRAPH??? OR OPTIC?? OR CAMERA? ? OR (PHOTOELECTRIC OR PHOTO()ELECTRIC)()CELL? ? OR
SENSE? OR SENS??? OR SENSOR OR INPUT? OR SWIP??? OR READ???
S4      10078   S COPY??? OR COPIE? ? OR DUPLICAT??? OR REPRODUC? OR IMAGE? ? OR
REPLICAT??? OR SAME OR REDUNDAN?? OR MULTIPLE? ? OR IDENTICAL OR DOUBL??
S5        745   S CASH OR (PAPER OR FOLDING)()MONEY OR CURRENCY OR LEGAL()TENDER OR
BANK()NOTE OR DOLLAR()BILL OR LEGALTENDER OR BANKNOTE OR DOLLARBILL OR (CHARGE OR CREDIT
OR DEBIT OR BANK OR CHECK OR CHEQUE OR MASTER OR SMART)()CARD OR CHARGECARD? ? OR
CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR CHEQUECARD? ? OR VISA OR
MASTERCARD OR AMERICAN()EXPRESS OR AMEX
S6          3   S S1(S)S2
S7          2   S S6(S)S3
S8          1   S S7(S)S4
S9          1   S S8(S)S5
S10         1   S S9 NOT PY>2001
S11         0   S S6(10N)S5
S12         0   S (DISPENSING()STATION? ? OR KIOSK? ? OR POINT(1N)SERVICE OR POS OR
(STAND()ALONE OR FINANCIAL))(10N)((SCAN? ? OR SCANNING)(3N)(COPY??? OR COPIE? ? OR
DUPLICAT??? OR REPRODUC? OR REPLICAT???))(10N)(((E OR ELECTRONIC OR ONLINE OR ON()LINE OR
INTERNET OR CYBER)(2N)(COMMERCE OR PAYMENT) OR ECOMMERCE)(5N)(BILL??? OR ACCOUNT??? OR
PAYMENT OR PAY? ? OR PAID OR PAYMENT? ? OR REMIT OR REMITTANCE OR
RENDER???))(5N)((COLLECT? ? OR ACCEPT? OR PAY OR PAYS OR PAYING OR PAID)(3N)(CASH OR
CURRENCY OR LEGAL()TENDER OR (CHARGE OR CREDIT OR DEBIT OR BANK OR CHECK? ? OR CHEQUE? ?
OR MASTER)()CARD OR CHECK? ? OR CHEQUE? ?))
S13         0   S (POINT(2N)SERVICE OR POS OR STAND()ALONE)(5N)((MAIL? OR PAPER? ? OR
DOCUMENT? ?)(2N)(BILL??? OR ACCOUNT???))(5N)(PAYMENT OR PAY? ? OR PAID OR PAYMENT? ? OR
REMIT OR REMITTANCE)
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[File 256] **TecInfoSource** 82-2007/Apr
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t s10/3,k/all

10/3,K/1 **Links**

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00159123 **Document Type:** Review

Product Names: Online Retail Sales (813522); Kiosks (838551); Internet Marketing (835552)

Title: J.C. Penney using online business to lure customers, polish image
Author: D'innocenzio, Anne
Source: San Francisco Chronicle , pJ3(1) Mar 12, 2006
Homepage: http://www.sfgate.com

File Segment: Review
Record Type: Product Analysis
Revision Date: 20070300

...three level showroom is part of the retailer's effort to create a newly hip **image** for the retailer where shoppers can also use any of 22 Internet **kiosks** to order items. Half of American households have not shopped at Penney over the application... ...in 2005 generated sales of $18.8 billion, as the hub of its total business. **Online sales** also went past the **billion** dollar mark in its recent fiscal year, which was better than performance of e-commerce... ...the new territory of multichannel consumer retail experience with such functionality as touch screens on **cash** registers through which sales staff can order online for customers who could not find what they wanted at the store. **Kiosks** and monitors are being tested in several stores that offer style looks only found on...